



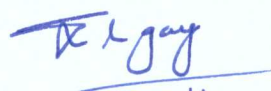
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Bhutan National Bank

Standard Operating Procedure (SOP)

Feedback and Complaint Management

Document Control

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1. Purpose

The purpose of this Standard Operating Procedure (SOP) is to establish a clear and efficient process for managing customer complaints and feedback at Bhutan National Bank. This procedure aims to enhance customer satisfaction, improve service quality, and address issues that may arise in a timely manner. Most important, by considering customers' complaints and feedback positively, the Bank thrives towards continuous learning and improvement, which is one of the core values of the Bank.

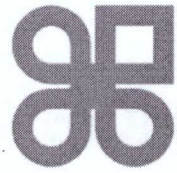
2. Scope

This SOP applies to all employees handling customer complaints and feedback across the Bank, including the Contact Centre, Customer Service Division across all branches, and other relevant divisions and departments. It covers:

- Receiving complaints and feedback from customers.
 - Processing, investigation, and resolution of complaints.
 - Analysis and reporting of feedback for service improvements.
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3. Definitions

- **Complaint:** Any expression of dissatisfaction from a customer regarding the Bank's products, services, infrastructure, employees and so on.
- **Feedback:** Any suggestion, comment, or opinion provided by a customer, whether positive or negative, intended to help improve the Bank's services.
- **Escalation:** The process of referring a complaint to a higher authority, resolution committee or the relevant department for resolution when the initial attempt fails to satisfy the customer.



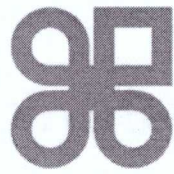
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- **Complaint Resolution Committee:** The committee formed by the members appointed by the BNB Management to resolve customers' complaints and grievances.
 - **Complaint/ Feedback Focal person:** The focal person from the Customer Service division appointed by the Branch Manager or Chief Customer Service Department to manage and oversee customer complaints and feedback.
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4. Responsibilities

- 1) **Customer Service Representatives (CSRs):** CSRs are the first point of contact for receiving complaints and feedback. All CSRs compile the feedback, suggestions and complaints received from customers and forward them to the Feedback focal persons.
- 2) **Complaint/ Feedback focal person:** Record the complaints and feedback accurately, and ensure they are forwarded to the Branch Manager or Chief of Customer Service for further action and processing.
- 3) **Contact Centre (CC) Agents:** CC agents handle customer complaints over the phone and social media channels such as WhatsApp and Messenger and they attempt to resolve immediately, or escalate to the Chief of Customer Service.
- 4) **Branch Managers/ Department Chiefs:** Review complaints escalated from CSRs or CC Agents, investigate the matter, and ensure prompt resolution.
- 5) **Chief of Customer Service Department:** Manage the overall complaints and feedback process, monitor trends, and provide reports to the complaint resolution committee and the management.
- 6) **Complaint Resolution committee:** Analyse the complaints and feedback submitted by the Branch Managers or Chief of Customer Services, and ensure appropriate action is taken to address the issues.
- 7) **Executive Management committee (EMC):** Analyse the complaints and feedback submitted by the Complaint Resolution committee, make final



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decisions on the unresolved complaints to ensure permanent resolution or non-recurrence. The EMC may require to amend existing policies, procedures, and systems, if necessary.

5. Procedure

5.1. Receiving Complaints and Feedback

- **Channels of receiving complaints/ Feedback:**
 - **In-Branch/ Walk in Customers:** Customers can lodge complaints or provide feedback verbally or in writing via suggestion boxes or in person.
 - **Contact Centre:** Complaints and feedback received via phone calls on toll free number and social media channels, which are logged into the Helpdesk system by CC Agents.
 - **Website:** Online feedback forms and the feedback bar on the Bank's website capture customer feedback and complaints.
 - **Email:** Customers can send feedback or complaints via the designated customer service email addresses.
 - **Social Media:** Complaints or feedback received through the Bank's official social media platforms should be recorded and managed by the Customer Service Department.
- **Acknowledgment:** For complaints received through written or online channels, an acknowledgment via phone call, email or SMS will be sent by the Complaint/ feedback focal person within 24 hours, stating that the complaint is under review.

5.2. Recording Complaints and Feedback

- All complaints and feedback must be logged in the following manner:
 - CSRs in the Corporate as well as branch offices to maintain complaint logs.



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- Complaint and Feedback focal person to record the complaints coming through suggestion boxes, website and in person.
- CC in-charge to record complaints and feedback coming through contact center (toll free number and social media channels).

The record/ log book should contain the following details:

- Customer name and contact information.
- Date and time of complaint/feedback.
- Description of the issue or feedback.
- Service/product involved (if applicable).
- Complaint received by and verified by.
- Complaint forwarded to, for necessary action

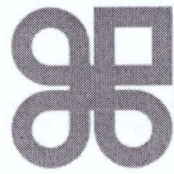
5.3. Classifying Complaints

Complaints should be categorized based on the following types:

- **Service-related:** Complaints related to delays, errors, or poor service experiences.
- **Product-related:** Issues related to the Bank's products such as loans, Banking, account opening, value Added Services and so on.
- **Staff-related:** Complaints concerning the behavior or actions of the employees.
- **System-related:** Complaints related to online banking (mPay and internet banking), ATMs, or system outages.

5.4. Resolving Complaints

- **Immediate Resolution:** Where possible, complaints should be resolved on the spot by the CSRs or CC Agents.
- **Investigation Required:** If the issue cannot be resolved immediately, the complaint should be escalated to the Chief of Customer Service Department in the Corporate office and to the Manager in branch offices, who will



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forward/ escalate to the relevant department within 24 hours for further investigation.

- Investigation should include gathering necessary documents, interviewing staff involved, and reviewing system logs if applicable.
- A resolution or update must be provided to the customer within 3 business days.
- **Escalation:** If the customer is unsatisfied with the resolution, the case should be escalated to the Complaint Management Committee, appointed and formed by the Bank Management. Escalation levels include:
 1. Customer Service Representatives (CSRs)
 2. Branch Manager/ Chief of Customer Service Department
 3. Complaint resolution committee
 4. Executive Management.

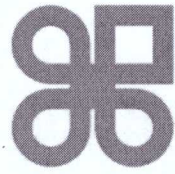
5.5. Closing a Complaint

- Once the issue has been resolved, the CSR or CC Agent must:
 - Notify the customer of the resolution.
 - Close the complaint in the register, indicating the resolution details and customer feedback on the outcome.
 - Ensure the customer is satisfied with the resolution.

6. Feedback Management

6.1. Collection of Feedback

- Feedback should be collected regularly through all channels (in-branch, Contact Centre, website and social media).
- The Branch Managers and Chief of Customer Service will share the positive feedback with the relevant teams to boost morale, while suggestions for improvement should also be reviewed by them.



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6.2. Feedback Team

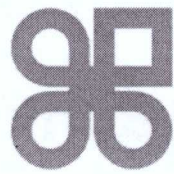
- The Branch Managers will form their feedback team members comprising of the Customer Service teller, Branch Admin officer and the Branch Manager
- In the corporate office, the complaint management focal person, Chief of Customer Service Department, Complaint Resolution committee and Executive committee will be the Feedback Management teams.

6.2. Feedback Analysis

- The Feedback Team will review all feedback on a monthly basis and categorize it based on themes, such as service improvement, new product suggestions, or specific operational issues.
- A **monthly report** will be prepared, summarizing key findings and recommending actions for service enhancement.
- The report will be submitted to the relevant team or the Management depending on the nature of the feedback.

6.3 Implementing feedback

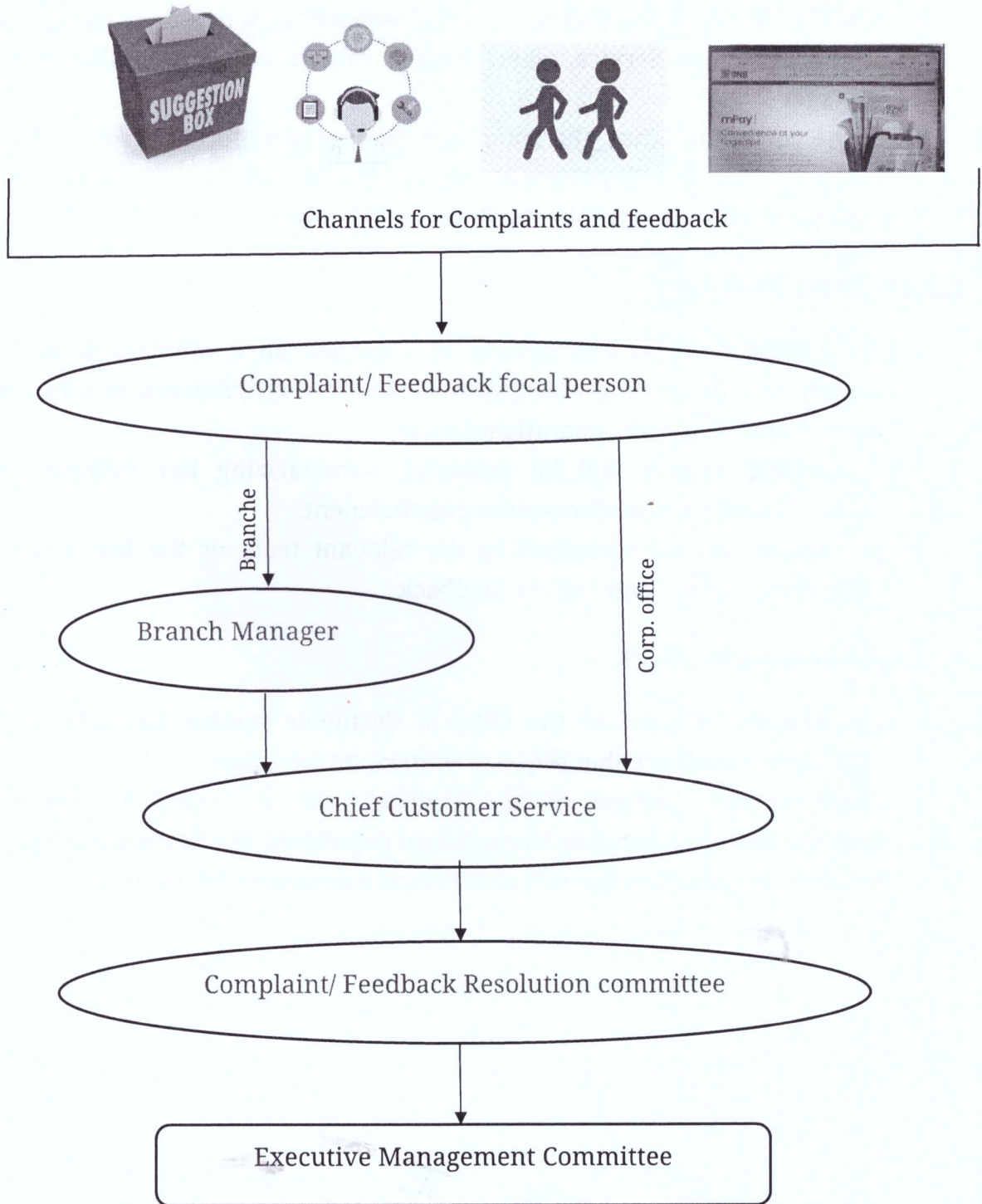
- The Branch Manager or the Chief of Customer Service will take up or escalate the feedback that requires immediate attention.
- Based on the decision of the Feedback and Complaint Management committee or the Executive Management committee, the Branch Manager or Chief of Customer Service will implement/ execute the decision.

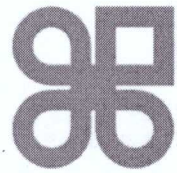


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Flowchart for complaint/ feedback management and escalation.





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7. Reporting and Monitoring

- **Complaint Trends:** The Branch Managers and Chief of Customer Service Department will generate monthly reports highlighting:
 - Volume of complaints by category.
 - Resolution timeframes.
 - Escalation frequency and outcomes.
- **Feedback Reports:** A monthly report summarizing customer feedback trends, along with actionable insights, will be shared with management and relevant departments for necessary actions.
- **Continuous Improvement:** Regular team meetings will be held to discuss recurring complaints and feedback, aiming to identify and address root causes.

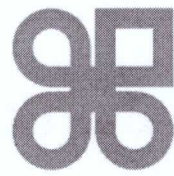
8. Key Performance Indicators (KPIs)

- **Complaint Resolution Time:** Resolve 90% of complaints within 3 business days.
- **Customer Satisfaction:** Ensure a minimum satisfaction rating of 85% on feedback received post-complaint resolution.
- **Escalation Rate:** Maintain escalation rates below 10% by ensuring complaints are resolved at the first level.
- **Feedback Analysis:** Ensure all feedback is reviewed and reported monthly with action items tracked.

9. Training and Communication

- All customer-facing staff will undergo regular training on complaint handling, customer service skills, and problem solving skills.





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- Staff should be well-versed in the Bank's products and services to provide accurate and helpful information to customers.

10. Review and Updates

This SOP will be reviewed annually or as needed to ensure alignment with the Bank's goals and regulatory requirements.