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## COMPLAINT HANDLING PROCEDURE

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Definition: A customer in this procedure means any person who is either a prospective or existing client, for either loan products, money transfer or deposit mobilisation.

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Dear Esteemed Customer,

The purpose of this complaints procedure is to help us resolve any undesirable experience you may have while using any of our products and services which you may wish to bring to our attention as soon as possible.

Our desire is to resolve your complaints in the quickest possible time in the simplest manner in order to improve your experience with us.

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## COMPLAINT MANAGEMENT

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### PART 1: INFORMAL COMPLAINTS

- 1.1 A complaint can be directed to any appropriate member of staff that has direct contact with customers at either the front office or back office.
- 1.2 In the event that you are not comfortable to approach a member of staff, the matter should be raised with the Branch Head.
- 1.3 Upon receipt of the complaint, the member of staff or the Branch Head is mandated to investigate and determine the complaint.
- 1.4 A record of the customer presenting the complaint will be maintained together with the nature of the complaint and how the complaint was resolved.
- 1.5 For complaints submitted in writing, a written response will be sent to the customer within seven (7) working days

### PART 2: FORMAL COMPLAINTS

- 2.1 In the event that the complaint cannot be resolved in a satisfactory manner by the Branch Head, the customer may put the complaint in writing to the Assistant General Manager – Marketing at the following address: Bayport Head Office, 68 Independence Avenue, Lusaka. Should the customer wish to submit the complaint electronically, the following email address may be used: [marketing@bayport.co.zm](mailto:marketing@bayport.co.zm) or via our website [www.bayportfinance.com](http://www.bayportfinance.com)
- 2.2 The Assistant General Manager - Marketing will assess the complaint and make a decision which will be communicated to the customer in writing within Ten (10) working days.
- 2.3 The Assistant General Manager – Marketing will only attend to those complaints that have been subjected to Part 1 above except under exceptional circumstances which will be determined on a case by case basis

### PART 3: ESCALATION

- 3.1 Where Part 1 and Part 2 of the complaint procedure above have been completed and the customer remains unsatisfied with either the handling of the complaint or the feedback to their complaint, they may put their complaint in writing to the Executive Director at the following address: Head Office, 68 Independence Avenue, Lusaka.
- 3.2 Such a letter to the Executive Director should be received no later than Seven (7) working days from the date of receipt of the letter from either the Branch Head or the Assistant General Manager – Marketing as specified in Part 1 and Part 2 above.
- 3.3 The Executive Director will assess the complaint and communicate the outcome to the customer in writing within Fifteen (15) working days from the date the written complaint is lodged by the customer.
- 3.4 In the event that the outcome of the complaint remains unsatisfactory, the customer may put it in writing to the Bank of Zambia (BOZ) – Non Banking Financial Institutions Supervision Department on the following address: P.O. Box 30080, Lusaka OR P.O. Box 71511, Ndola.