

AAIIBP Consumer Assistance Mechanism Policies & Procedures

I. STATEMENT OF POLICY

The Bank acknowledges the indispensable role of financial consumers in bringing about a strong and stable financial system, their right to be protected in all stages of their transactions with the Bank and be given an avenue to air out their grievances in the products and services being offered. Consumer Protection is regarded as a core function complementary to BSP's prudential regulation and supervision, financial inclusion, and financial education agenda. Towards this end, the Bank hereby issues the following minimum guidelines institutionalizing AAIIBP Consumer Assistance Mechanism System (CAMS).

II. APPLICABILITY OF THE SCOPE

AAIIBP Consumer Assistance Management System (CAMS) requirements and minimum guidelines on receiving, recording, evaluating, resolving, monitoring, reporting, and giving feedback to consumers shall apply to all Branches and Offices of the Bank. The provision of these guidelines shall, as far as practicable, also apply to inquiries and requests received from the clients and potential clients.

III. DEFINITION OF TERMS

1. Complaint- is an expression of dissatisfaction relative to financial product or service in which a response or resolution is expected.
2. Simple complaint/request- complaint/request where frontline staff solution or immediate explanation or action can be rendered. A resolution is immediate if it can be resolved without the need of third party intervention, such as outsource service providers, external auditors, or other banks. Resolution therefore must be achieved within 7-day period.
3. Complex complaint/request- complaint/request which needs assessment verification, or investigation with third-party intervention. Resolution thereof may ideally be achieved within 45-days period.
4. Bank- Al-Amanah Islamic Investment Bank of the Philippines.
5. Consumer/customer/clients- refers to a natural or juridical person who has complaint, inquiry or request relative to Bank's products and services including bills payment facility.

IV. ROLE OF THE BOARD AND SENIOR MANAGEMENT

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The Board shall be responsible for the delivery of effective recourse to its consumers. Pursuant thereto, the Board shall:

1. Approve the Consumer Assistance Policies and Procedures;
2. Approve risk assessment strategies relating to effective recourse by the consumer; and
3. Ensure compliance with consumer assistance policies ;
4. Provide adequate resources devoted to Consumer Assistance; and
5. Review the Consumer Assistance Policies at least annually.

The Senior Management

1. The Senior Management shall implement the consumer protection policies approved by the Board .

V. CORPORATE STRUCTURE

1. Organizational Set-Up

The Bank shall align its organization to provide for the following:

- a. The Bank shall appoint consumer assistance officer that will perform as a minimum the following:

a.1 Dedicated Head, Consumer Assistance Officer

- i. Monitor assistance process;
- ii. Keep track, identify and analyze the nature of complaints and recommend solutions to avoid recurrence;
- iii. Submits to Consumer Protection and Assistance Committee all complex complaints received including reasons for such complaints for evaluation and issuance of recommended action.
- iv. Report to senior management the summary complaints received on monthly basis including reasons for such complaints, the recommended solutions to avoid recurrence, and the suggestions for process or personnel competence needing improvement; and
- v. Ensure immediate escalating of any complaint to concerned unit of the Bank.
- vi. Consolidates and maintains Bankwide summary of customer complaints including status of actions taken by the unit.
- vii. Submits consolidated complaints report to BSP on quarterly basis.

a.2 Branch Consumer Assistance Officer (BCAO)

- i. Receive and acknowledge consumer concerns;

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- ii. Record concerns in registry database;
 - iii. Make an initial review and investigation of concerns
 - iv. Process concerns.
 - v. Provide official reply to consumer.
 - vi. Request client feedback
 - vii. Prepare and submit monthly report to the Dedicated Head, Consumer Assistance Officer on or before 5th of the following banking day.
 - a.3 If consumer is not satisfied, or if BCAO's evaluation requires elevation to Dedicated Head, Consumer Assistance Officer, accomplish CAMS Annex 2-b and submit the same to Dedicated Head, Consumer Assistance Officer
2. Audit and Compliance Committee under the Board of Directors as an oversight in the effective implementation of the Consumer Protection Compliance Program.
 3. Management Committee shall also serve as Consumer Protection and Assistance Committee to assess and investigate complex complaints/requests and options in resolving them, considers the peculiarities of the complaints/requests and the desired remedies of the party.

VI. CAPABILITY BUILDING

All Consumer Assistance Personnel must be equipped with knowledge on the structure and implementation of Bank's Consumer Assistance Mechanism System. As a minimum, they shall be provided with periodic trainings on the following:

1. Solid interpersonal skills/customer service;
2. Basic and Advances listening skills;
3. Written and verbal communications skills;
4. Handling financial consumer feedback;
5. Dealing with difficult people;
6. Problem solving and conflict resolution;
7. Bank corporate structure and products and services;
8. Consumer Protection Policy and other related Manual

VII. PUBLICATION OF CONSUMER ASSISTANCE MANAGEMENT SYSTEM

1. Details of AAIIBP CAMS shall be published in a clear and plain language.
2. Publication shall be made in any two of the following:

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- a. Summary details of AAIIBP CAMS shall be published in conspicuous places within the Bank's Branches and Offices.
- b. A leaflet or primer given to all consumers who sign-up for new banking service;
- c. Terms and conditions of the Bank's product or services
- d. Posting in Bank's website
- e. Any analogous manner

VIII. CONSUMER ASSISTANCE CHANNEL

1. Consumers may log their concerns through any reasonable means, such as a centralized web-portal, walk-in or personal visit, letter, e-mail, telephone and facsimile.
2. The Bank must maintain a Consumer Assistance Helpdesk or Hotline dedicated for consumer concerns and service and manned by Consumer Assistance Officer in Branches.
3. The Bank shall ensure that consumers know how to lodge their concerns.
4. The Bank shall provide alternative modes of resolution, such as conciliation, mediation and arbitration, in order to achieve settlement of issue within Bank's level.

IX. CONSUMER ASSISTANCE PROCESS AND TIMELINE

1. Complaint/Request

	Simple*	Complex*
Acknowledgement	Within 2 calendar days	Within 2 calendar days
Processing and resolution (assess, investigate, and resolve)	Within 7 calendar days	Within 45 calendar days
Communication of Resolution	Within 9 calendar days	Within 47calendar days

* all period are reckoned from receipt of complaint.

- a. Receiving and Acknowledging Complaints/Requests
 - a.1 Branch Consumer Assistance Officer shall obtain and record the following data from the consumer:
 - i. Full name and contact details;
 - ii. Nature of complaint or request and its details;

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- iii. Resolution requested;
 - iv. Signature of complainant/requester
 - v. Name of Branch Consumer assistance staff directly handling/in-charge of the complaint.
- a.2 BCAO must be able to explain the Consumer Assistance process and timeliness.
- a.3 The acknowledgement shall provide an assurance that BCAO is dealing with complaint, request additional documents if necessary, and that the complainant shall be kept informed of the process of the measures being taken for the complaints resolution.
- b. Investigating and Resolving Complaints
- b.1. The BCAO shall evaluate and assess if complaints are simple and can be addressed at his level. Complaints summary including action taken shall be submitted by BCAO to the Dedicated Head Consumer Assistance Officer on a monthly basis.
 - b.2. If customer is not satisfied with the action taken by at Branch level, BCAO shall elevate the issue to Head of Consumer Assistance Unit using CAMS Annex 2-b.
 - b.3. Head of Consumer Assistance Unit shall conduct investigation on complex complaints and submit report to Consumer Protection and Assistance Committee for deliberation, evaluation and issuance of resolution.
 - b.4. If the assessment and investigation on complex complaints/requests cannot be completed within the time frame stated above, BCAO shall inform complainants of the following:
 - i. Reason thereof
 - ii. Need for extended timeframe
 - iii. Date on which the complainant may expect the outcome to the Bank's assessment and/or investigation; provided, however, that the additional period shall not exceed forty-five (45) days. This afford the complainants opportunity to seek other means to resolve their complaints.
 - b.5. Result of assessment, investigation, final response shall be communicated to the complainant in writing in a simple and clear language. BCAO shall likewise inform the complainant of the

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possible remedies available to the party. Including resort to BSP Consumer Assistance Mechanism and the courts.

c. Inquiries

BCAO must respond to inquiries received, at the latest, by next business day.

X. CONFIDENTIALITY

All Bank personnel shall not disclose to third party information acquired by Consumer Assistance Officer who is either directly or indirectly involved in the matter which is subject of the complaint.

XI. CONFLICT OF INTEREST

Bank shall ensure that complaints are investigated by BCAO who is neither directly nor indirectly involved in the matter which is the subject of the complaint.

XII. CONSUMER FEEDBACK

1. Subject to the willingness of the consumer, BCAO shall ask feedback on the following matters:
 - a. Overall satisfaction:
 - i. Satisfied
 - ii. Somewhat satisfied
 - iii. Dissatisfied
 - b. Process needing improvement
 - c. Personnel needing improvement
 - d. Any suggestion for improvement
2. Consumer feedback shall be obtained thru a Feedback Form/Customer Satisfaction Form available for walk-in complainants, in website or through a voice logger system.
3. Customer Feedbacks shall be recorded and analyzed to improve the system and to enhance personnel capabilities in handling complaints.

XIII. COMPLAINTS AND RECORDING /DATA MANAGEMENT

1. Consumer Assistance personnel and the Branches shall maintain copies of the complaints, requests received, including supporting and other relevant documents thereto, within a period of two (2) years from date of resolution.

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Microfilm/digital copies of original documents shall be maintained consumer assistance unit in accordance with Bank's Management Information System for record keeping.

2. BCAO shall maintain complaints/ requests register/logbook which shall contain the following information.
 - a. Name of complainant;
 - b. Subject/nature of complaint;
The subject/nature of complain maybe indicated by classification such as deposit, financing, loans, administrative, bills payment services, remittance, others;
 - c. Name of personnel directly handling/in-charge of the complaint;
 - d. Date of receipt of complaint by the Bank;
 - e. Action taken on the complaint of request;
 - f. Resolution provided;
 - g. Date of resolution; and
(The complaint register must reveal the reason in case the date of resolution falls outside the regulatory deadline)
 - h. Other information such as log and details of phone calls made or received.
3. The Consumer Assistance Unit in Head Office shall maintain:
 - a. A master register of all complaints received by the Bank and its Branches and other offices.
 - b. Complaint database to identify the trend of complaints received, potential problems, and risks.

XIV. RISK ASSESSMENT STRATEGIES

Pursuant to Bank's Consumer Protection Risk Management System, the Bank shall put in place appropriate management controls and take reasonable steps to ensure that in handling complaints, it :

1. Identifies and remedies any recurring or system problems
2. Identifies weaknesses in internal control procedure or process.

These shall be done by :

- a. Analyzing complaints/request data;
- b. Analyzing causes for complaints /requests

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- c. Considering whether such identified weaknesses may also affect other processes or products, including those not directly complained of/requested;
- d. Correcting, whether reasonable to do so, such causes taking into consideration the concomitant and other resources.

XV. COMPLAINT REPORTING

1. Internal Reporting

- a. The BCAO shall submit summary complaints report to the Dedicated Head, Consumer Assistance Unit on a monthly basis.
- b. Complaints report shall be submitted on a monthly basis by the Head, Consumer Assistance Unit to the Senior Management and to the Board thru the Audit and Compliance Committee.
- c. The report shall include, as a minimum:
 - i. General category of complaints received;
 - ii. Statistics/frequency of said complaints;
 - iii. Aging of complaints or requests;
 - iv. Explanations on deviations, if any, from required resolution period; and
 - v. General description of resolutions and actions taken to resolve complaints/requests;
- 2. The report shall include recommendation on how to avoid recurring complaints and suggestions for process/personnel competency improvement, as needed.
- 3. The report of the Compliance Monitoring Office and Internal Audit concerning independent review conducted on the complaints report, policy recommendations and consumer protection compliance, shall be elevated to the Board every quarter.
- 4. The Bank shall include complaints/requests statistics in Annual Report.

3. Reporting to BSP

The Dedicated Head Consumer Assistance Officer shall submit a consolidated Complaints Report to the Supervisory Data Center (SDC) of the Supervision and Examination Sector on a quarterly Basis. Such report shall be submitted in the format required by BSP. Submission of the report to the SDC shall not be later than one (1) month after the end of every quarter. A complaints Report is **a Category B Report** for purpose of applying the appropriate monetary penalty.

a.2 INTERFACE WITH BSP

1. Pursuant to BSP's Consumer Protection Framework, the Bank shall exhaust all internal remedies available to address the issues raised by the consumers in their complaints/requests.
2. Consumers dissatisfied with Bank's response or action may seek assistance with BSP-FCAG in accordance with BSP Consumer Assistance Mechanism.
3. Allegations of consumers that the Bank has not properly and efficiently handled, processed and responded to their concerns shall be validated, and where appropriate, considered in FCGA's assessment of Bank's compliance with BSP Consumer protection regulations. This is without prejudice to the imposition of appropriate enforcement actions. It is presumed that the higher number of complaints received by BAP reflects the non effectiveness of the Bank's CAMS.

a.3 OUTSOURCING OF HANDLING OF CONSUMER CONCERNS.

Outsourcing handling of consumer concerns may be conducted, subject to the outsourcing policy of the Bank. Likewise, if conducted, the Bank shall:

1. Conduct due diligence in the selection of outsources entity/person;
2. Be responsible for the performance thereof in the same manner and to the same extent as if performed by itself;
3. Comply with all laws and regulations governing the consumer assistance activities/services performed by the outsource entity/person in its behalf; and
4. Manage, monitor and review on an ongoing basis the performance but the outsource entity/person of the outsourced consumer assistance activities/services.

a.4 ACCOUNTABILITY AND REWARD

In order to ensure fair treatment and responsible business conduct of personnel engaged in consumer relations, the Bank adopts Efficiency in handling consumer complaints as one of the Key Result Areas (KRAs) in AAIIBP's Strategic Performance Management System for all front liners and Consumer Assistance personnel.

a.5 CONSUMER ASSISTANCE WITH PERSONS WITH DISABILITIES (PWDS) AND NON-ENGLISH SPEAKERS

The Bank shall take into account the needs of PWDs, such as but not limited to those with learning difficulties, people who are deaf or hard of hearing, the visually impaired and the non-English speakers, in ensuring that they understand the AAIIBP CAMS.

a.6 SANCTIONS AND PENALTIES

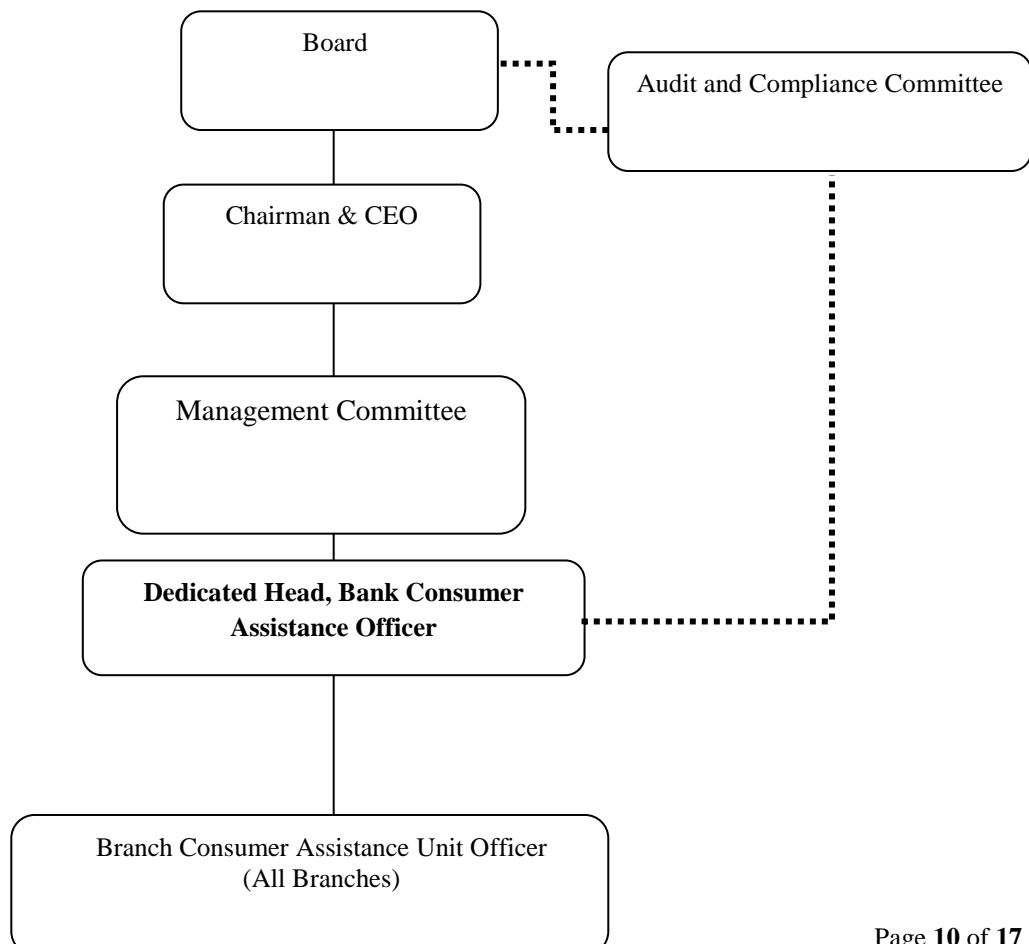
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In line with the objective of ensuring that the Bank maintains high level of compliance to consumer protection standards, violation of this manual and other rules of covered by the Consumer Protection and Assistance Framework, shall constitute a major violation subject to the following enforcement actions against the Board of Directors, Senior Management, line officers and erring employees, not necessarily according to priority:

1. Written reprimand;
2. Suspension or removal from the office they are currently holding; and/or
3. Disqualification from holding any position in any covered institution.

In addition to the non-monetary sanctions stated above, violators may also be imposed monetary penalties as prescribed by BSP.

Organizational Structure for Consumer Assistance Unit



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Feedback /Customer Satisfaction Form		Date: _____
Please take a few minutes to give us feedback about our service by filling in this short Customer Feedback Form. We are conducting this customer feedback research in order to gauge your level of satisfaction with the quality of our service.		
Name _____	Address _____ _____	
Contact Number _____	Complaint/Request Control Number:	
<i>Overall experience with our service</i>		
a. How would you rate your overall experience with the Consumer Assistant Unit Personnel's service?	<input type="radio"/> Satisfied <input type="radio"/> Somewhat satisfied <input type="radio"/> Dissatisfied	
b. How would you rate your overall experience with the Bank's Consumer Assistant Unit service?	<input type="radio"/> Satisfied <input type="radio"/> Somewhat satisfied <input type="radio"/> Dissatisfied	
c. Process needing improvement:		
d. Personnel needing improvement:		
e. Any suggestion for improvement:		
Customer's Signature:		
For Bank Personnel:		
Date recorded:		
Date submitted to/received by dedicated Head, Consumer Assistance Officer:		

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Complaints/Requests Form		* C/RF Control No. <u>001-2015-10-01-001</u>
Name_____	Address_____	
Contact Number_____	Date:_____	
Nature of complaint or request and its details(attach additional sheet if necessary).		
Resolution requested:		
Signature of complainant/requester :		
For Bank Personnel:		
WE hereby acknowledge receipt of complaint/s/request/s of Mr/Ms_____. WE further assure that above complaint/s/request/s shall be acted upon and/or elevated to the higher authority if necessary.		
_____	_____	
(Branch Consumer Assistance Unit staff directly handling/in-charge of the complaint)	Branch Consumer Assistance Unit Officer	

***001-2015-10-01-001** (Complaint/ Request Form=branch code-year-month-day-series)

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Complaints/Requests Form		* C/RF Control No. <u>001-2015-10-01-001</u>
Name_____	Address_____	
Date recorded:		
Branch Consumer Assistance Unit Evaluation/Recommendation:		
Date submitted to/received by Head, Consumer Assistance Unit:		
To be filled up by the BCAO upon receipt of Bank Action Form		
Bank Action Control Number:		
Date addressed/relayed to Customer:		
Result of Customers feedback form		
Result of Action Taken:		
<input type="radio"/> Case closed <input type="radio"/> Case for follow up action from customer <input type="radio"/> Case for elevation to the Board <input type="radio"/> Case for legal action <input type="radio"/> Others (specify)		

***001-2015-10-01-001** (Complaint/ Request Form=branch code-year-month-day-series)

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Bank Action Form

* BAF Control No. 001-2015-10-01-001 - 001

Customer Name _____

Nature of Complaint/Request:

1. See attached C/RF Control No. 001-2015-10-01-001
2. Summary of complaints/request

Result of Investigation:

Recommended Action to be Taken :

JAMES B. PORTO

Dedicated Head, Consumer Assistance Officer

Consumer Protection and Assistance Committee Resolution:

Copy of resolution acknowledge By:

Branch Consumer Assistance Unit Officer

Endorsed to :

Consumer Assistance Staff

Date addressed/relayed to customer:

* 001-2015-10-01-001-001 (Bank Action Form = C/RF Control No. _____ - series)

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AAIIBP Consumer Assistance Mechanism

The **Al-Amanah Islamic Investment Bank of the Philippines** recognize your right as a consumer of financial products and services. For this reason, we aim to provide you with the highest quality of service possible. If you have any complaint against our product, employees services and other related concerns, the **AAIIBP** Branches and Consumer Assistance Unit would be more than willing to assist in the resolution of your concerns within our mandate.

Where should you go?

Most often your problem/s with our Branches' products and services best be addressed by its particular section or department where the issue or transaction started. Immediately contact or personally talk to the Branch Manager or Officer-In-Charge or the Branch Assistance . This will give both of you the chance to clarify the issue/s.

What if you're unable to resolve the problem with the Branch Personnel?

Designated Branch Consumer Assistance Unit Officer will assist , receive and acknowledge your complaints. The acknowledgement shall provide an assurance that concerned officer is dealing with complaint, may request additional documents if necessary, and commits to keep the you informed of the process of the measures being taken for the complaints resolution.

If you need clarifications on how to deal with your problem with our Branches/Offices, please call, e-mail or write AAIIBP Consumer Assistance Unit for information. We will be happy to answer your queries.

You may also submit your written complaint through postal mail, electronic mail, facsimile transmission (fax), or you may proceed to the Al-Amanah Islamic Investment Bank of the Philippines - (Consumer Assistance Unit in our Makati Executive Office.

Consumer Assistance Unit will be able to assist you better if you will provide the following:

- Typed or legibly printed complaint letter
- Telephone number/s where you can be reached during the day
- Detail of the issues being raised
- The resolution you are requesting
- Duly received copy of the letter complaint sent to the Branch and Branch reply, if any
- Copies of supporting letter or other documents that would substantiate or prove your claim

How do we do it?

Consumer Assistance Unit will contact you by telephone or in writing for additional information, if necessary.

Consumer Assistance Unit will also send the Branch/Office copy of your letter with a request that management look into your concern and to directly communicate with you in writing, copy furnished us. If for some reason you are not satisfied with the Branch/Office' reply or actions, immediately give us your feedback so that we can proceed further with our validation process.

Please be informed, however, that Consumer Assistance Unit cannot assist you on the following:

- a. Disputes over bank policies and procedures, such as administrative policies, which do not violate banking laws or BSP regulations;
- b. Matters involving disputes between you and the utility companies .
- c. Cases which are currently pending with any court or quasi-judicial body; and

Complaints not within our jurisdiction are sent to the appropriate company or government agency. You will receive a copy of the referral letter if your complaint is referred to another company or agency.

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Contact Information

Amanah Branch	Dedicated Head, Consumer Assistance Officer
<p>Al-Amanah Islamic Investment Bank of the Philippines -Jolo Branch G/F Honeybee Bldg. Serantes St. Jolo Sulu 7400</p> <p>Telephone No.: 085-341-8911 loc 2347 Fax No.: _____ Email Address: consumerassistancejolo@al-amanahbank.com</p>	<p>James B. Porto 2nd /F PHIDCO Building Veterans Ave. Zamboanga City 7000</p> <p>Telephone No. 062-991-2846 Email address : consumerassistanceHead@al-amanahbank.com</p>
Amanah Makati Executive Office	*BSP
<p>Al-Amanah Islamic Investment Bank of the Philippines 4th Floor, DBP Building Makati Ave, Cor. Gil Puyat Makati City</p> <p>Telephone No.: 632-893-4350 Fax No.: 632-819-5249 Email Address: info@al-amanahbank.com</p>	<p>Financial Consumer Affairs Group Central Supervisory Support Subsector Supervision and Examination Sector Bangko Sentral ng Pilipinas 5th floor Multi-Storey Building BSP Complex, A. Mabini St., Malate, 1004 Manila</p> <p>Telephone Numbers: Trunk Line: (632) 708-7701, extension nos. 2584 Direct Line: (632) 708-7087 Fax Number: (632) 708-7088 E-mail Address: consumeraffairs@bsp.gov.ph</p>