



<b>QUALITY MANAGEMENT SYSTEM PROCEDURE</b>			
<b>AAIIBP CONSUMER ASSISTANCE MECHANISM (CAMS)</b>			
Code: QMs-QP-01	Original Document	Effectivity: January 13, 2017	Page 2 of 5
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## 1.0 OBJECTIVE

This procedure describes the steps in the conduct of approved Consumers Assistance Mechanism of the Al-Amanah Islamic Investment Bank of the Philippines' Consumers in order to protect their interest as well as AAIIBP's as a Government Financial Institution.

## 2.0 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

## 3.0 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.

## 4.0 DEFINITION OF TERMS

- 4.1 Complaint- is an expression of dissatisfaction relative to financial product or service in which a response or resolution is expected.
- 4.2 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.
- 4.3 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.
- 4.4 Bank- Al-Amanah Islamic Investment Bank of the Philippines.
- 4.5 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
- 4.6 B CAO- Branch Consumer Assistance Officer

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## 5.0 REFERENCE DOCUMENT

5.1 BSP Circular 857 on Consumer Protection Framework

## 6.0 RESPONSIBILITY AND AUTHORITY

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

- 6.1.1 Approve the Consumer Assistance Policies and Procedures;
- 6.1.2 Approve risk assessment strategies relating to effective recourse by the consumer; and
- 6.1.3 Ensure compliance with consumer assistance policies ;
- 6.1.4 Provide adequate resources devoted to Consumer Assistance; and
- 6.1.5 Review the Consumer Assistance Policies at least annually.

6.2 Senior Management shall implement the consumer protection policies approved by the Board

6.3 Dedicated Head, Consumer Assistance Officer

- 6.3.1 Monitor assistance process;
- 6.3.2 Keep track, identify and analyze the nature of complaints and recommend solutions to avoid recurrence;
- 6.3.3 Submits to Consumer Protection and Assistance Committee all complex complaints received including reasons for such complaints for evaluation and issuance of recommended action;
- 6.3.4 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;
- 6.3.5 Ensure immediate escalating of any complaint to concerned unit of the Bank.
- 6.3.6 Consolidates and maintains Bankwide summary of customer complaints including status of actions taken by the unit; and
- 6.3.7 Submits consolidated complaints report to BSP on quarterly basis.

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6.4 Audit and Compliance Committee under the Board of Directors as an oversight in the effective implementation of the Consumer Protection Compliance Program.

6.5 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.

## 7.0 PROCEDURE

### 7.1 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.

#### 7.1.1 Receiving and Acknowledging Complaints/Requests

7.1.1.1 Branch Consumer Assistance Officer obtains and records the following data from the consumer:

7.1.1.1.1 Full name and contact details;

7.1.1.1.2 Nature of complaint or request and its details;

7.1.1.1.3 Resolution requested;

7.1.1.1.4 Signature of complainant/requester

7.1.1.1.5 Name of Branch Consumer assistance staff directly handling/in-charge of the complaint.

7.1.1.2 BCAO explains the Consumer Assistance process and timeliness.

7.1.1.3 The acknowledgement shall provide an assurance that BCAO is dealing with complaint, request additional documents if necessary, and that the complainant is kept informed of the process of the measures being taken for the complaints resolution.

#### 7.1.2 Investigating and Resolving Complaints

7.1.2.1 The BCAO evaluates and assesses if complaints are simple and can be addressed at his level. Complaints summary including action taken is submitted by BCAO to the Dedicated Head Consumer Assistance Officer on a monthly basis.

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7.1.2.2 If customer is not satisfied with the action taken by at Branch level, BCAO elevates the issue to Head of Consumer Assistance Unit using CAMS Annex 2-b.

7.1.2.3 Head of Consumer Assistance Unit conducts investigation on complex complaints and submit report to Consumer Protection and Assistance Committee for deliberation, evaluation and issuance of resolution.

7.1.2.4 If the assessment and investigation on complex complaints/requests cannot be completed within the time frame stated above, BCAO informS complainants of the following:

7.1.2.4.1 Reason thereof

7.1.2.4.2 Need for extended timeframe

7.1.2.4.3 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 affords the complainants opportunity to seek other means to resolve their complaints.

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

### 7.1.3 Inquiries

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

## 8.0 FORMS

8.1 Complaints/Requests Form A	AIB-QF-001
8.2 Complaints/Requests Form B	AIB-QF-002
8.3 Bank Action Form	AIB-QF-003
8.4 Feedback /Customer Satisfaction Form	AIB-QF-004
8.5 Official Reply Form	AIB-QF-005