

## Grievance Redressal Policy

### Introduction

In the present scenario of competitive banking, excellence in customer service is the most important tool for sustained business growth. Customer complaints are part of the business life of any corporate entity. As a service organization, customer service and customer satisfaction is the prime concern of Barclays Bank PLC. This policy document aims at minimizing instances of customer complaints and grievances through proper service delivery and review mechanism. It also aims at ensuring prompt redressal of customer complaints and grievances.

We define a complaint as any expression of dissatisfaction, justified or not, about any aspect of our business. The bank's policy on grievance redressal follows the under noted principles:

- a) Customers be treated fairly at all times
- b) Complaints raised by customers are dealt with courtesy and on time
- c) Customers are fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the bank to their complaints
- d) Bank will treat all complaints efficiently, transparently and fairly as they can damage the bank's reputation and business if handled otherwise
- e) We operate to an agreed and documented complaints process
- f) The bank employees must work in good faith and without prejudice to the interests of the customer.
- g) The policy document is available at all branches and the Branch Manager/Teller Manager could be contacted for issues pertaining to the same
- h) We retain information relating to the complaint, which helps us in analysing the causes for the same. Addressing these causes will help us in reduction of the complaint numbers & providing a better service experience

## **1. Customer Complaints - Level 1**

### **Resolution of Grievances**

The customer complaint arises due to;

- The attitudinal aspects in dealing with customers
- Inadequacy of the functions/arrangements made available to the customers or gaps in standards of services expected and actual services rendered.

The customer has the right to register his complaint if he is not satisfied with the services provided by the bank. He can give his complaint in writing, orally or over telephone. All complaints received are recognized and recorded through all delivery channels, including branch networks, telephony channels and internet sites. Bank has a system of acknowledging the complaints, where the complaints are received through letters. If the complaint is not resolved within the given time (not later than one month) or if he is not satisfied with the solution provided by the bank, the complainant can approach Banking Ombudsman with the complaint or other legal avenues available for grievance redressal.

The various channels available to customers for redressal of issues are as follows:

#### **1.1 Customer Care**

##### **Retail Banking Helpline Numbers**

Retail Banking	18002336565 (Toll free for MTNL / BSNL users)
&	60007888 (for Private Service users)
Premier Banking	(This number is accessible from all metros and state capitals. For other cities and mobile users please dial the no 60007888 with a prefix of the nearest metro /capital city code)

##### **Commercial Helpline Numbers**

Commercial Banking	60001550 (for Private Service users)
	(This number is accessible from all metros and state capitals. For other cities and mobile users please dial the no 60001550 with a prefix of the nearest metro /capital city code.)

##### **Cards Help Line Numbers**

Platinum Cards	60016999
	(This number is accessible from all metros and state capitals. For other cities and mobile users please dial the no 60016999 with a prefix of the nearest metro /capital city code)

Delhi, Gurgaon, Noida, Ghaziabad, Faridabad	0124-6752222
--	--------------

Mumbai, Nasik, Pune	022 6724 2222
Rest of India	6000 4444 (This number is accessible from all metros and state capitals excluding Mumbai and Delhi. For other cities and mobile users please dial the no 6000 4444 with a prefix of the nearest metro /capital city code.)  / 1800 233 7878 (MTNL / BSNL toll free)
Credit card application Helpline	60016001 (This number is accessible from all metros and state capitals. For other cities and mobile users please dial the no 60016001 with a prefix of the nearest metro /capital city code)

### 1.2 Branch:

Customers can walk into any of our Branches and speak to the Branch Manager to whom complaints can be made, for resolution of their issues. Complaint registers are maintained at all branches of the bank at prominent places.

### 1.3 E-mail:

For Retail Banking and loans: [customerservices@barclays.com](mailto:customerservices@barclays.com)

For Commercial Banking: [commercial.help@barclays.com](mailto:commercial.help@barclays.com)

For Premier Banking: [premiercustomercare@barclays.com](mailto:premiercustomercare@barclays.com)

For NRI Banking: [nri@barclays.com](mailto:nri@barclays.com)

For Credit cards: [service@barclays.com](mailto:service@barclays.com)

### 1.4 Customers may send a letter to:

Customer Service Department,  
Barclays Bank PLC,  
P.O. Box.11567,  
Nariman Point,  
Mumbai - 400021

### 1.5 Time Frame:

Customers will receive an end to end response within 7 working days and we shall do our best to resolve the complaint to the customer's satisfaction within this period. Some complex complaints which would require time for examination of issues involved, may take a longer time to resolve. However, even in such cases, customers will be informed about the status of their complaint within this period. We focus on the quality and completeness of the response, with speed of delivery being an important but not overriding factor.

## **2. Level 2**

In case of unsatisfactory response from the above channels customers can escalate to Head Query Resolution Unit

**Ms. Supriya Rajan**  
**Head, Query Resolution Unit**  
Email: [head.gru@barclays.com](mailto:head.gru@barclays.com)

Customers are expected to receive a response within 5 working days and they will have to quote the reference number pertaining to the earlier correspondence with the bank

## **3. Level 3**

If customers are not satisfied with the response received from the above access channels or do not hear from us within 10 working days, they can escalate their complaint to the Chief Nodal Officer:

**Ms. Meera Rawat,**  
**Head – Service Governance**  
Barclays Bank PLC  
601/603 Ceejay House  
Shivsagar Estate, Dr Annie Besant Road  
Worli, Mumbai - 400018.  
**(This address is for correspondence only)**  
Telephone: 91-22-67196575  
E- mail: [grievanceredressal@barclays.com](mailto:grievanceredressal@barclays.com)

Customers will receive a response within 5 working Days and they will have to quote the reference number pertaining to their earlier contact with the Bank on the same issue.

## **4. Level 4**

If the resolution does not meet the expectation, customers can write to the Service Head

**Mr. Vishal Gambhir**  
**Head - Service Delivery, Branch operations & Performance**  
Email: [head.servicedelivery@barclays.com](mailto:head.servicedelivery@barclays.com)

Customers will receive a response in 5 working days of the Service Delivery Head receiving your communication.

## 5. Banking Ombudsman Scheme

If customers do not receive a response from us within one month after we have received the complaint, or if they are not satisfied with the reply given by us, they may approach the Banking Ombudsman. The details of the Banking Ombudsman Scheme as well as the contact details of the Ombudsman for respective City or State are available on [www.bankingombudsman.rbi.org.in](http://www.bankingombudsman.rbi.org.in). This link is displayed on our website as well. A copy of this Scheme is available on request and the salient features of this Scheme are displayed in our branches.

For the convenience of the customers, following have also been displayed at all our branches:

- Appropriate arrangement for receiving complaints and suggestions.
- The name, address and contact number of Nodal Officer(s)
- Contact details of Banking Ombudsman of the area
- Code of bank's commitments to customers/Fair Practice code

The nodal officer of the bank is kept informed on the complaints which are not redressed within one month. The details of the Banking Ombudsman where the complainant can approach are included in the final closure letters/ emails for such cases.

## 6. Information/details of Senior Management

If the customers are not satisfied with the resolution provided by the above channels, they can approach our senior leadership team. The details of Managing Director, Chief Operating Officer, Director – Consumer banking, Director – Commercial banking are made available to the customers.

The details of Senior Leadership Team are as follows

Name	Designation	Address	Telephone nos	Email ID
Mr. Karan Bhagat	Managing Director	Barclays Bank PLC 601/603 Ceejay House Shivsagar Estate, Dr Annie Besant Road Worli, Mumbai -400018.	022 - 67196575	<a href="mailto:managing.director@barclays.com">managing.director@barclays.com</a>
Mr. Ram Gopal	Chief Operating Officer	Barclays Bank PLC 601/603 Ceejay House Shivsagar Estate, Dr Annie Besant Road Worli, Mumbai -400018.	022 - 67196575	<a href="mailto:chief.operatingofficer@barclays.com">chief.operatingofficer@barclays.com</a>
Mr. Suvrat Saigal	Director – Consumer banking	Barclays Bank PLC 601/603 Ceejay House Shivsagar Estate, Dr Annie Besant Road Worli, Mumbai -400018.	022 - 67196575	<a href="mailto:director.consumerbanking@barclays.com">director.consumerbanking@barclays.com</a>
Mr. Rajeev Chalisgaonkar	Director - Commercial Banking	Barclays Bank PLC 601/603 Ceejay House Shivsagar Estate, Dr Annie Besant Road Worli, Mumbai -400018.	022 - 67196575	<a href="mailto:director.commercialbanking@barclays.com">director.commercialbanking@barclays.com</a>

## **7. Interaction with customers**

The bank recognizes that customer's expectation/requirement/grievances can be better appreciated through personal interaction with customers by bank's staff. We conduct bi-monthly meeting of Branch level customer service committee to gauge feedback/suggestions for improvement in customer service and increase awareness of bank's products & services among customers. The minutes of these meetings conducted at various branches will be placed before the Standing Committee on customer service.

## **8. Internal Machinery to handle Customer complaints/ grievances**

### **8.1 Standing Committee on Customer Service**

The Standing Committee on Customer Service chaired by the Managing Director & comprising the Heads of Business, Operations, Compliance, Legal, Service & service governance and members from the public, will convene once in two months. The committee would broadly cover the following functions:

- Evaluating feedback on quality of customer services received from various quarters
- Monitoring the quality of customer services rendered by the bank (MIS)
- Ensuring compliance of all regulatory requirements regarding customer services under the BCSBI's Code of Commitment to Bank's customers.
- Implementing commitments in the Bank's "code of commitment" and other regulatory instructions concerning customer service.
- Reporting its performance to the Local Governance Committee/ Customer service committee of the board.
- Reviewing customer complaints and emerging trends
- Analysing audits and surveys to gauge customer satisfaction
- Addressing issues/suggestions emanating from Branch level customer service committees.
- Addressing any other issue having a bearing on the quality of the customer service rendered or any other issues as may be stipulated by RBI from time to time.

### **8.2 Customer Service Committee of the Board**

- Reviews the functioning of the Standing Committee of customer services.
- Any other issue having a bearing on the quality of the customer service rendered or any other issues as may be stipulated by RBI and Banking Codes and Standards Board of India from time to time.

## **9. Sensitizing operating staff on handling complaints**

We have a robust system of training all staff in customer contact areas in handling complaints effectively. All staff who have contact with customers or their complaints are trained and have passed their business area complaint handling accreditation test before having unsupervised customer contact. Training

pertaining to customer complaints and treating customers fairly are part of the induction training that happens at the bank.

#### **10. Resolution of Grievances**

The customers can highlight their complaints / issues with our Bank vide the channels mentioned earlier in the policy. The officer in the concerned unit with whom the customer has raised the issue is responsible for the resolution of complaints/grievances.

The Branch Managers can also be contacted by the customers for lodging their complaints. The officers of the complaints redressal unit will ensure closure of all complaints to the customers' satisfaction. They will ensure that the complaint is escalated to the appropriate levels in case it is not possible to resolve at his/her level. Whilst the ultimate endeavor is to ensure we reach a situation where our customers don't have to complain to senior management to get an effective redressal, we have put in a robust mechanism to handle these complaints, review them from a point of view of understanding reasons for the complaint and for the escalation and working on prevention of recurrence thereof.

#### **11. Mandatory display requirements**

We provide;

- ❖ Appropriate arrangement for receiving complaints and suggestions.
- ❖ The name, address and contact number of Nodal Officer(s)
- ❖ Contact details of Banking Ombudsman of the area
- ❖ Code of bank's commitments to customers/Fair Practice code

The Group Complaint Policy is in the below annexure

## ANNEXURE

### **GROUP COMPLAINT PRINCIPLES - CUSTOMER EXPERIENCE**

#### **1. Our complaints process is both easy to understand and access by existing and potential customers.**

- The existence of a complaint process must be publicized together with advice on the route for further appeal both internally and externally e.g. information on the official website; leaflets; built into terms and conditions and key product sales information.

Compliant – Ref: Pg 2: Point 2.1- 2.6 of Grievance Redressal Policy

- We must be capable of making the process accessible to individuals with specialized needs e.g. audio, Braille, languages.

Compliant- Physical copy of Grievance Redressal Policy is available in Braille at all our retail branches. The audio & multi lingual versions of the same are uploaded on the website.

#### **2. We resolve complaints in a timely fashion, providing regular updates on progress.**

- We resolve complaints, wherever possible, at the first point of contact. and always offer a sincere apology
- If a complaint requires escalation, we must ensure the customer understands why, provide them with contact details and advise them of what happens next.
- We must provide regular updates on the outcome of our investigations and ensure that proposed actions are clearly communicated.
- Where a satisfactory response cannot be agreed the customer must be advised in writing detailing our reasons. This advice must include details of any relevant arbitration service.

Compliant: Ref Point 1.1- 1.4 and 2.6 of Grievance Redressal Policy

#### **3. We ensure that all aspects of the complaint have been addressed fully and fairly, and where appropriate, redress offered.**

- Where we have made a financial error the customer must be reimbursed to the position they would have been in if the error had not occurred, or compensated if this is not achievable. Where we have caused embarrassment, distress or inconvenience, a gesture of goodwill and / or financial compensation may be appropriate.
- We must focus on the quality and completeness of the response, with speed of delivery being an important but not overriding factor.

Complaint: Ref: Point 1 of Grievance Redressal Policy

## **GROUP COMPLAINT PRINCIPLES - BUSINESS REQUIREMENTS**

### **4. We ensure that all complaints are captured and supporting information retained.**

- We must ensure that details of all complaints received are recognized and recorded through all delivery channels, including branch networks, telephony channels and internet sites.
- We must ensure that complaint records are updated and maintained to provide a complete record of progress, customer contact, actions taken, redress made etc.
- We must retain information relating to complaints in line with local regulatory requirements.

Compliant: Ref: Point 2 of Grievance Redressal Policy

### **5. We operate to an agreed and documented complaints process.**

- Documented procedures must be in place for complaint handling.

Complaint

### **6. We ensure that our people understand the importance of handling complaints fairly and effectively, and are fully competent and empowered to apply their business area complaints process.**

- All staff who have contact with customers or their complaints must be trained and have passed their business area complaint handling accreditation test before having unsupervised customer contact.
- Training must be tailored to reflect the differing responsibilities of staff and cover as appropriate the complaint handling process; complaint capture systems and behavioral elements

Compliant: ref no: Point 5 of Grievance Redressal Policy

### **7. We ensure compliance with our complaints process.**

- Controls are in place to ensure:
  - The timeliness and effectiveness of the complaint handling process
  - Staff are competent in the application of the process,
  - That a good customer experience is delivered.
- The effectiveness of these controls and their operation must be reviewed at least annually.

### **8. We track and report complaint handling performance against agreed standards / targets.**

- Reports on performance must be available to support local and senior management oversight and group oversight of complaint handling performance.

Compliant: Ref Point 4.1 & 4.2 of Grievance Redressal Policy

- Standards / targets must be agreed by business units, and their ongoing relevance reviewed at least annually.

**9. We use the information from complaints to identify and remedy any recurring or systemic issues.**

Within our business units, we must have processes in place to identify and remedy any recurring or systemic problems revealed by complaints through root cause analysis and action planning.