

COMPLAINT HANDLING PROCEDURE



Objective

CIC Group seeks to maintain and enhance our reputation of providing you with excellent services. We are dedicated to being responsive to the needs and concerns of our customers and to resolving your complaint as fast as possible.

This resolution document has been designed to provide guidance to both our customers and staff on the manner in which CIC Group receives and manages your complaint. We are dedicated to being consistent, fair and objective when handling your complaint.

It is to ensure you are aware of our complaint lodgment and handling processes and that your complaint is handled on a distinct level considering individual circumstances and needs.

1. Definition

In this document a complaint means an expression of discontent by a customer relating to a service provided by us.

2. How to launch a complaint

If you are dissatisfied with a service provided by us, you should in the first instance consider speaking directly with the staff member/s you have been dealing with. If you are uncomfortable with this or the relevant staff member is unable to address your concerns, you can lodge a complaint with us in one of the following ways:

- Complete a complaint form on our website <https://cic.co.ke/complaints/>
- Call us on 0703099120
- Write to us 59485-00200 Nairobi
- Email us callc@cic.co.ke
- In person by speaking to any of our customer service staff.

3. Information you need to share

We may need to contact you to clarify details or request additional information. To help us investigate your complaint efficiently we will ask you for the information below:

- Your name and contact details.
- Nature of the complaint.
- Details of any steps already taken to resolve the complaint,
- Details of conversations you have had with us that may be relevant to the complaint,
- Copies of any documentation which supports your complaint.

4. Help to receive when making a complaint

The staff receiving your complaint should provide you with any assistance you may need to make your complaint. However if you consider you need further assistance please contact: callc@cic.co.ke or **0703099120**

Once we receive your complaint verbally and we consider it appropriate, we may ask you to put your complaint in writing.

When handling your complaint we will record;

- Your name and contact details.
- Details of your complaint including the facts and the cause/s of your complaint.
- Outcome and any actions taken following the investigation of your complaint.
- Dates and times relating to actions taken to resolve the complaint and communications between us.

As part of our on-going improvement plan, complaints will be monitored for any identifying trends by management and remedial action taken to mitigate any identified issues.

If you lodge a complaint we will record your personal information solely for the purposes of addressing your complaint. Where a third party such as an intermediary/agent was involved in your services, we may be required to speak with them to fully investigate your complaint.

5. Feedback to customers

CIC Group is committed to resolving your complaint at the first point of contact, however, this will not be likely in all situations, and thus a formal complaints process will be followed.

We will acknowledge receipt of your complaint within Eight (8) hours. Once your complaint has been received, we will undertake an assessment of the complaint. There may be circumstances during the assessment or investigation of your complaint where we may need to clarify certain aspects of your complaint or request additional documentation from you.

This depends on the type of complaint launched:

- **Normal complaint-** These are complaints to be resolved at the first point of contact. They will be responded to immediately upon internal interdepartmental consultation.
- **Medium Complaint-**These are complaints resolved after 15 working days. They require premium analysis, intervention and consultation with the various parties.
- **Extreme Complaint-** These are complaints resolved after 28 working days. They require intensive investigations and consultation with relevant parties. They may require business decisions revolving around change of business procedures that need management approval.

While contacting you we will clarify the reason of seeking explanation and share feedback on the status of your complaint at that time while stating the type of complaint it is.

We are committed to resolving your complaint within set business days of you lodging your complaint. Where we have been unable to resolve your complaint within set business days, we will inform you of the reason and specify a date when we will be in a position to resolve your complaint.

Once we have finalized, we will advise you of our findings and any action we have taken. We will do this in writing, unless it has been mutually agreed that we can provide it to you verbally. You have the right to make enquiries about the status of your complaint at any time by contacting us.

6. Our seven-point complaint process

- **We acknowledge:** Within Eight (8) hours of receiving your complaint we will acknowledge receipt of your complaint.
- **Immediately resolve if possible:** Our staff are empowered to resolve complaints, wherever possible, at first contact. If you are not satisfied with our first contact response, you can escalate your complaint.
- **We assess:** We undertake an assessment of your complaint and determine whether any additional information or documentation may be required to complete an investigation.
- **We investigate:** Within the set business days of receiving your complaint we will investigate your complaint objectively and independently, by considering the information you have provided us.
- **We respond:** Following our investigation we will notify you of our findings and any actions we may have taken in regards to your complaint.
- **We take action:** Where appropriate we amend our business practices or policies.
- **We record:** We will record your complaint for constant improvement process and monitoring by regular review.

7. Complaints under investigation by a regulator or law enforcement agency

If your complaint is currently being investigated by a relevant federal, state or law enforcement agency we may cease to take further action in relation to your complaint pending finalization of their investigation. We will assist any agency with their investigations.

8. Our Complaint Escalation Process.



Complaint? Let us know

Name	ID Number
Email	Phone Number
Type of Complaint <ul style="list-style-type: none"> • Service related • Product related • Advise related 	
Description of Complaint	
How can we make things right?	