

TAMEER BANK CREATES A CLIENT COMPLAINTS MECHANISM

A client delinquency crisis forced Tameer Bank (Pakistan) to reevaluate its credit policies and procedures. As part of this process, Tameer realized that they needed to offer their clients better ways to communicate directly with the FSP. The bank wanted to strengthen their relationships with clients, better understand client needs, and respond quickly to client problems.

In line with these goals, Tameer established the Customer Services Unit (CSU). Among other responsibilities, the CSU was responsible for monitoring and addressing client complaints. The CSU accepts client complaints using a specific phone line and a dedicated staff to answer client calls.

When the CSU receives a call, an employee logs the details in a complaint-tracking database. If the complaint or inquiry is simple, it is resolved immediately, over the phone. Otherwise, the CSU contacts the appropriate bank department or branch office. For example, if a client complains about receiving the wrong loan amount, the CSU contacts the client's branch with the issue, and requests that the branch follow up with the client directly.

In the majority of cases, Tameer contacts the client within 24 hours of the initial complaint. If the bank needs to investigate further, they contact the client and inform him/her of the process and the expected date that they will provide a response.

Tameer actually receives more questions than complaints. Typical questions include topics such as interest rates, monthly repayment amounts, and other credit terms. By providing answers to these questions, the CSU keeps clients informed and also increases client satisfaction and understanding.

Finally, the CSU is also responsible for producing reports that highlight possible risk scenarios. These reports are based in part on client complaints, and they include risks such as client over-indebtedness, staff fraud, and client unwillingness to repay. These reports provide valuable information for management.

Read more on this example in the full case [Responding to Client Complaints at Tameer Bank, Pakistan](#) also found in the Resource Center.