



**ORGANIZATION NAME:** KHC

**DOC ID NO:** KHC-02/B.DEVPT/OP/02/01

**SECTION:** BUSINESS DEVELOPMENT

**REVISION NUMBER:** 03

**TITLE:** COMPLAINT HANDLING PROCEDURE

**DATE OF ISSUE:** 23/09/2024

### **1.0 Purpose**

To provide guidelines in handling customer complaints and queries.

### **2.0 Scope**

All complaints by stakeholders.

### **3.0 References:**

- i. Co-operatives Act, cap 490;
- ii. Service charter;
- iii. KHC By-Laws;
- iv. KHC policies;
- v. Data protection Act;
- vi. Consumer protection Act;
- vii. Constitution of Kenya;

### **4.0 Terms and Definitions:**

KHC: KUSCCO Housing Co-operative;

CEO: Chief Executive Officer;

BDMM: Business Development & Marketing Manager;

DP&CO: Data Protection & Compliance Office;

CRO: Customer Relations Officer;

ACRO: Assistant Customer Relations Officer

CM: Credit Manager;

CA; Chief Accountant;

HoD: Head of department;

ES: Executive Secretary to the CEO;

## **5.0 Principal Responsibilities**

DP&CO

### **6.0 Method:**

1. A complaint is received through telephone call, letter, email, web chat, customer feedback form, social media or any other acceptable mode of communication by any member of staff;
2. All complaints received through a letter must be date stamped at the CEO's office, email complaints shall always be printed and date stamped within one day, and brought to the attention of the CEO;
3. Complaints received through other channels like a call should be brought to the attention of the CRO/ACRO for documentation, the same should be forwarded to HODs and actioned within one day;
4. Depending on the nature of complaint, the CEO assigns the complaint to the relevant HOD for action within one day;
5. ES will forward the complaints to CRO/ACRO for registration in the customer complaint register within a day as she/he hands over the same to the relevant head of department assigned to handle the complaint;
6. The head of department will ensure communication is done to the member to acknowledge receipt of the complaint within one day and inform the member the officer handling it (depending on the nature of complaint the head of department may handle it in person or assign it to his/her team member);
7. The officer handling the complaint will investigate the complaint thoroughly by gathering relevant information from the complainant and any involved parties and also reviewing any applicable policies or procedures related to the complaint.

8. The action taken shall be communicated to the customer by either DP&CO, BDMM, CM, CA, CRO, ACRO, ES or the officer handling the complaint within a day;
9. Once the member has received feedback from either DP&CO, BDMM, CM, CA, CRO, ACRO, ES or the officer handling the complaint, a follow up to encourage member to provide feedback on the complaint handling process to improve future services.
10. Should the member not be satisfied with the solution provided, the matter may be escalated to DP&CO, CEO or Board.
11. All complaints will be handled with utmost confidentiality to protect privacy of the member involved.
12. The HOD will ensure documentation of the action taken in the Customer Complaints register within a day, in hard copy or soft copy;
13. Walk-in customers with complaints shall be addressed immediately by the relevant officer/s and the same documented in the complaints register at the Customer care desk by ACRO/CRO within one day, HoDs must ensure documentation of the same in their respective complaints registers within a day as per the QMS standards.

**NB:**

- As per the service charter, complaints should be resolved within 5 days unless it a matter that may require more time; in which case, the customer should be informed.
- Customer complaints register should address the following: Member No., Name, Contact, Complaint, Action taken, by who, Root cause, Correction and corrective action, Date closed).