

## Steps to lodge a complaint

1.If you have a complaint about the products or services provided by an institution<sup>1</sup>, you should first try to sort out the complaint with the institution. The institution should tell you how to lodge a complaint with it. You may also refer to the Code of Banking Practice issued by the Mauritius Bankers Association Limited.

2.The Bank of Mauritius (BOM) requires the institutions to have effective procedures in place for the proper handling of customer complaints in order to ensure that customer complaints are fully and promptly investigated and resolved in a satisfactory manner.

3.If you are not satisfied with the way in which the institution has dealt with your complaint, or if you have not received a final response from the institution within one month after filing your complaint, you may wish to seek the assistance of the BOM. Institutions are expected to provide a reply within two months in more complicated cases. However, in such cases, the institution should give you an interim reply within one month giving reasons for the longer period required by it to address your complaint.

4.You should put your complaint to BOM in writing, with full details of the nature of your complaint, your name, and contact details. You should enclose copies of all relevant documents. BOM will treat all complaints in strict confidence although it will obviously have to disclose the details to the institution concerned. However, BOM does not normally deal with verbal or anonymous complaints. The form should be downloaded from the BOM's website at <http://bom.intnet.mu>.

5.The BOM will issue an acknowledgement to you upon receipt of your complaint.

6.The BOM will refer your complaint to the institution concerned for prompt investigation and ask for its explanation and action initiated / taken by it on the complaint. If your complaint raises issues of supervisory concern, particularly where an institution appears to have acted in a way that is imprudent or improper, the BOM will separately pursue these with the institution. If necessary, BOM will require the institution to take remedial action or may take supervisory measures against the institution.

7.The BOM will ensure that your complaint is handled properly and in confidence by the institution. But it is important to recognise that BOM does not have the power to order the institution to put matters right as perceived by you or pay you compensation. However, any measures if any, the BOM might take against the institution would not alter the fact that the BOM cannot order it to pay compensation to you.

8. The BOM will take into consideration the confidentiality provisions of the Banking laws to disclose to you the outcome of its investigation and any measures taken by it.

1 Institutions licensed by BOM refer to banks, Non-bank deposit taking institutions, Money-Changers and Foreign Exchange Dealers. The list of such institutions can be accessed from the BOM's website at <http://bom.intnet.mu>

## **A Your personal details**

Surname (Mr/Mrs/Ms/Dr):

Other name(s)/First Name:

Occupation:

Address:

Tel. No:

Fax No: (If any):

Email:

Preferred Mode of Reply – Letter/ Email:

**If someone is complaining on your behalf ( e.g a lawyer or relative ) , please provide details**

Surname (Mr/Mrs/Ms/Dr):

Other name(s)/First Name:

Relationship to you:

Occupation:

Address:

Tel. No:

Fax No. (If any):

**If you are complaining on the behalf of a company , please provide details:**

Name of Company:

Address:

Tel. No:

Fax No. (If any):

Relationship to the Company:

## **B. Details of the institution against which you are complaining:**

Name of institution:

Address:

## **C. Details of your complaint**

Your account number and type of account (e.g. savings a/c, deposit a/c, current a/c, credit card a/c) where applicable.

Account No:

Account Type:

**D. Have you already lodged your complaint with the institution concerned?**

Yes [ ] No [ ]

If yes, when was the complaint lodged? Please state date?

**• Have you received a written reply from the institution about your complaint?**

Yes [ ]\* No [ ]

*\* If you have answered Yes, please attach a copy of the institution's letter.*

**E. Please list the *main points* of your complaint.**

- Attach copies of relevant correspondence with the institution
- List **in chronological order** all the letters, phone calls or meetings that are relevant to your complaint.
- Ensure that all information is given.

(If you need more space, please continue on a separate paper and attach it to this form.)

**F.. I/We understand that:**

- the information furnished herein is true and correct.
- if information or personal data provided are not accurate or complete, processing of my complaint may be affected;
- I/We have not concealed or misrepresented any fact stated above and the documents submitted;
- the subject matter of the present complaint has not been decided by any court or any other related authorities;
- all information and personal data supplied by me/us will only be used, disclosed or transferred for purposes directly related to the complaint and the same may be used by, or disclosed to, or transferred to, third parties who will be involved in the investigation of the complaint, including the institution and/or its staff being complained against, and related authorities and other agencies which are authorized to receive information relating to law enforcement, prosecution or review of decisions;

[Signature .....

(You need to sign, even if another person is complaining on your behalf because this shows that you have given him your permission to complain on your behalf)

Date.....