

To,

The esteemed Customers
Bank of India (Tanzania) Ltd
Tanzania

The Banking industry thrives on the basis of confidence and trust that the consumers place on banking institutions. Customer complaints are part of any corporate's business life, especially if it is part of a service industry like banking. As a service organization, superior customer service and customer satisfaction is of paramount importance to our Bank. We in Bank of India (Tanzania) Ltd believe in excellence in customer service for ultimate customer delight in banking with Bank of India (Tanzania) Ltd. With this mission and as per Bank of Tanzania Guidelines for Banking Consumers' Complaints 2015 we would like to inform you that we have Grievance Redressal Cell in our Bank. If you have any complaints regarding any matter to our bank, you can lodge complaint lodged to the Bank. In case your complaint has not been dealt with within 21 working days from the date of lodging the complaint or you are dissatisfied with the decision our bank regarding the complaint, you may lodge a complaint with Complaints Resolution Desk at Bank of Tanzania. The details regarding the complaint resolution mechanism are given in Annexure -I. The various products and services offered by our Bank and service charges are mentioned in Annexure-II. The notification is being issued as per Bank of Tanzania guidelines for banking Consumer Complaints' 2015.

Yours sincerely,

(Managing Director)
Bank of India (Tanzania) Ltd

CONSUMER COMPLAINTS RESOLUTION MECHANISM

1. INTRODUCTION

The Complaints Resolution Desk (the Desk) has been established by the Bank of Tanzania (BOT) as a cost effective and efficient mechanism to resolve complaints between banking institutions and their customers. The Desk, which is fully funded by the Bank, is intended to resolve complaints (small claims) whose monetary value in respect of both the claim amount and remedy awarded does not exceed fifteen million **Tanzania shillings (15,000,000) Mn.**

2. HOW TO LODGE A COMPLAINT WITH OUR BANK

When you are dissatisfied with our services or you have any complaint pertaining to our staff or bank or otherwise, **you may lodge complaint to us in writing by post or fax or through your registered email address in the following contact addresses.**

The Chief Manager
Dar es Salaam Branch
Post Box 7581 Dar es Salaam
Phone : +255 (22) 2135358;2135368 Fax: +255 (22)2135363
E Mail : BOI.DESbranch@bankofindia.co.in

The Branch Manager
Zanaki Street Branch-Dar es Salaam
Post Box 7581 Dar es Salaam
Phone : +255 (22) 2111062; 2111061 Fax: +255 (22)2111063
E Mail : BOI.ZanakiBranch@bankofindia.co.in

The Nodal Officer
Grievance Redressal Cell
Bank of India (Tanzania) Ltd
Post Box 7581 Dar es Salaam
Phone : +255 (22) 2135362; Fax: +255 (22)2111063
E Mail : Boi.Tanzania@bankofindia.co.in

NOTE:

- ❖ For lodging complaint with BOT please use [Complaint Form No. 1](#)
- ❖ For detailed information for lodging complaint with BOT please visit BOT website <https://www.bot-tz.org>.
- ❖ For detailed information about Bank of India (T) Ltd [Product and Services](#) please visit our website:www.boitanzania.co.tz
- ❖ For detailed information about Bank of India (T) Ltd [Service Charges](#) please visit our website:www.boitanzania.co.tz

3. INTERNAL COMPLIANT RESOLUTION MECHANISM

We through our internal complaint handling mechanism shall resolve your complaints within 21 working days from the date of lodging the complaint. **The Internal Complaint handling mechanism in our Bank is as under:**

- ❖ Receiving and timely processing consumers' complaints.
- ❖ Keeping complainants updated throughout the process.
- ❖ Keeping a record of all complaints and submit it to the Bank of Tanzania on quarterly basis.
- ❖ Resolving all consumer complaints within 21 working days from the date of lodging the complaint.
- ❖ In exceptional circumstances if we are unable to resolve the complaint within 21 working days, we will immediately inform the complainant of our inability and reason for the inability and what measures are being taken to resolve the matter urgently and in any case not more than 14 working days thereafter.

4. HOW TO LODGE A COMPLAINT WITH THE DESK AT BANK OF TANZANIA (BOT)

If you are dissatisfied with the decision of our bank in respect of your complaint or do not receive a response from our Bank within 21 working days from the date of lodging your complaint, you may within 14 working days lodge your complaint with the Desk at BOT. However, before lodging your complaint with the Desk at BOT, you are required to exhaust the Internal Complaints resolution mechanism of our Bank first.

The complaint with Complaints Resolution Desk at Bank of Tanzania shall be lodged in the prescribed form (Schedule A), duly signed by the complainant and shall be submitted in any of the following ways: The

a) By hand or by post to:

Complaint Resolution Desk
Office of the Secretary to the Bank of Tanzania,
10 Mirambo Street,
11884, Dar es Salaam.

b) By electronic mail: complaints-desk@bot.go.tz

d) By facsimile to fax no: +255 22 2234067

e) By phone: +255 22 2233265/ +255 22 2233246

Note:

- a) Complaints shall be lodged with the Desk from 9.00 AM to 12.30 Pm (Monday to Friday).
- b) Your complaint must be lodged before expiry of two years after the cause of action arose.

5. PECUNIARY JURISDICTION OF THE BOT DESK

The desk shall handle complaints whose total monetary value in respect of both the claim amount and remedy to be awarded does not exceed Fifteen Million Tanzania Shillings (TZS 15,000,000/-).

6. ELIGIBLE COMPLAINTS

Only the following categories of complaints are eligible for submission to the Desk;

- a) A complaint against a banking institution which is either a member of the Tanzania Bankers Association or regulated by the Bank.
- b) A complaint which is lodged within 14 days after a banking institution has delivered its decision or has failed to respond.
- c) A complaint in respect of an incident which occurred less than two (2) years ago.

7. INELIGIBLE COMPLAINTS

In terms of the Guidelines issued, the Desk considers the following complaints as ineligible:

- a) A complaint which has been the subject of legal proceedings before a Court or Tribunal.
- b) Where the complainant has not suffered any financial loss, material inconvenience or distress.
- c) A complaint which would be more suitably dealt with by a Court or under other dispute resolution arrangement.
- d) A complaint whose resolution would prejudice the rights of other parties who have not consented to the resolution by the Desk.
- e) A complaint which is vexatious or frivolous or not in good faith.
- f) A complaint which was not first reported to the banking institution concerned.
- g) A complaint which is lodged more than 14 days after a banking institution has delivered its decision or failed to resolve the complaint.
- h) A complaint which is beyond the pecuniary jurisdiction of the Desk.

8. INFORMATION YOU MUST INCLUDE IN THE COMPLAINT

- a) Your name and address.
- b) The name and address of the banking institution against which the complaint is made.
- c) Details of what your complaint is about including exactly what the bank did that it shouldn't have done or what it didn't do that it should have done.
- d) What you have lost in terms of personal injustice, financial loss, hardship or inconvenience.
- e) What you would like the Desk to do to put things right and details of what you have done so far to try to resolve the complaint
- f) Include documentary evidence, if any.

9. WITHDRAWAL OF THE COMPLAINT

A complainant may, at any time before the Desk's determination, withdrawal his complaint in writing from the Desk, and the matter shall be closed by the Desk.

10. FREE SERVICE

Resolution of banking consumers' complaints is free of charge as the Desk does not charge any fee whatsoever.

11. MEDIUM OF COMMUNICATION

The medium of communication is both English and Kiswahili.

12. REMEDIES AWARDED

The function performed by the Desk is different from that performed by courts. The Desk is enjoined not to have regard to technicality and legal form but resolve complaints using criteria that would not usually be used by courts; for instance whether an explanation for the conduct was not given when it should have been given. A banking institution may be required to issue an apology, change its practices, effect payment or compensation as the case may be. The Desk is not bound by the legal principles of handling complaints such as rules of evidence but adheres to the general principles of natural justice.

When Aggrieved by Desk decision

Either party may request the Desk to reconsider any of its decision. Each party also has a right to seek redress before a competent court when it is not satisfied with the decision given by the Desk.
