



Environmental Investment Fund of Namibia | ensuring sustainability

Complaints Policy and procedures

Objectives:

The objectives of the Fund's Complaints policy is to ensure that:

- All of the Fund's clients are treated fairly and without bias at all times.
- All issues raised by clients are dealt with courtesy and resolved on time.
- Clients are made completely aware of their rights so that they can opt for alternative remedies if they are not fully satisfied with the Fund's response or resolution to their complaint.

A. Principles of complaints management

The guiding principles of the approach to addressing complaints are as follows:

- Transparency:** The client shall be provided with information regarding the channels they can access to service their requirements and resolve their issues. In addition, the turn-around-time for issues to be redressed including investigation and resolution shall be communicated transparently.
- Accessibility:** The Fund shall enable the client to benefit from services through multiple published channels.
- Escalation:** Information on the process of escalation of complaints to the next level in case the customer is not satisfied with the resolution provided by the current level in the Fund will be made available on the Fund's website.
- Customer Education:** The Fund shall endeavor to make continuous efforts to educate its customers to enable them to make informed choices regarding the fund's financing products and procedures and reduce errors in application processes.
- Review:** The Fund will have forums at various levels to review customer grievances and enhance the quality of customer service.



B. Complaints approach

On the basis of this approach, the complaints procedure of the fund is as follows:

Registration of complaints:

The fund enables clients to register complaints through multiple channels. The various channels available to clients for registering the complaints are as follows:

- a. **Customer Care:** Clients can contact our Customer Care or information Officer over the phone (+264 61 431 7732) for registering of complaint, or send an email to complaints@eif.org.na. Alternatively clients may write and address the letters of complaint to:

Customer Care
Environmental Investment Fund of Namibia
P.O. Box 28 157
Auas Valley,
Windhoek, Namibia

- b. **Head Office:** Clients can also speak to the officials at the headquarters for resolution to their issues or register their grievances through the complaint book available at the front desk. Alternatively, customers can drop their complaint or feedback in the Suggestion box made available at the office.
- c. **Fund's website:** Clients can log in a complaint by using the "Complaints" link on the home page of the Fund's website. Clients can also write to the business heads of respective products, as updated on the Fund's website, in case they are not satisfied with the resolution provided through various channels.



Resolution of complaints:

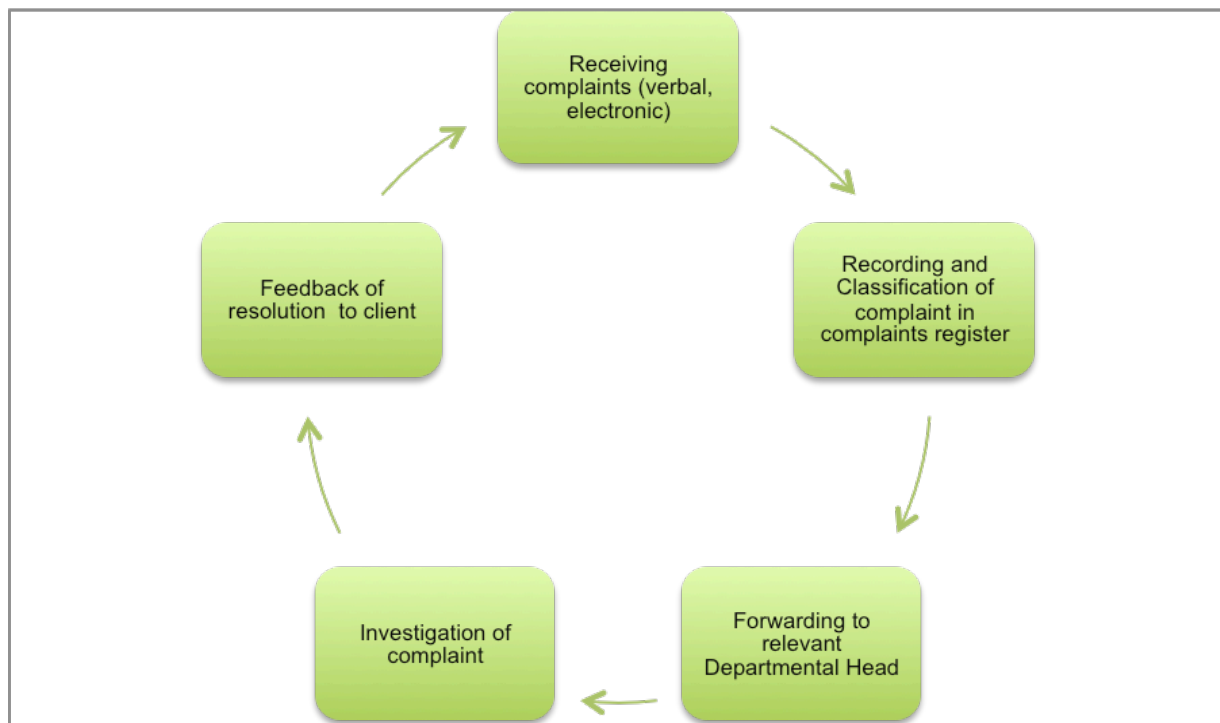
Time frame for response

The turn-around-time for responding to a complaint is:

- a) Normal customer care and service related cases (other than the ones mentioned below): **7 working days** for normal cases
- b) Fraud cases, Legal cases and cases which need retrieval of documents and exceptionally old records: **15 working days**
- c) Cases involving 3rd party (other financing institutions): **30 working days**
- d) If any case needs additional time, the Fund will inform the customer the reasons of delay in resolution and provide expected time lines for resolution of the issue

Escalation of complaints:

If a customer is not satisfied with the resolution provided through various channels, the customer can escalate the issues to the next higher level, as per the escalation matrix available at the Headquarter or as stated on the Fund's website.



Forums to review customer grievances and enhance the quality of customer service:

Standing committee on customer service:

The Customer Service Committee (CSC) of the Fund functions as the Standing Committee on Customer Service. The Fund's Head of Communication and Corporate Services chairs the Customer Service Committee. Directors of the Fund's Departments and the Heads of related departments are members of the Committee. The Committee focuses on building and strengthening customer service orientation at the Fund through initiating various measures including simplifying processes for improvement in customer service levels.

The Committee holds monthly review meetings to discuss service updates, ongoing projects specifically targeted towards improvement of customer service and appropriate actions arising from discussions. The Customer Service Committee carries out the following specific functions:

- a. Evaluate feedback on quality of customer service received from various quarters.
- b. Review complaints register and address complex complaints
- c. Submit report on its performance to the Audit and Human Resource Committee of the Board of Directors.

