Complaint Escalation Procedure

This procedure defines how a branch shift manager escalates a customer complaint, who owns the answer at each severity, and what must be recorded before the case is closed. It applies to every retail branch and to the contact centre.

Response windows

A complaint received in writing must receive a first substantive answer within two business days. A complaint that involves a disputed payment must be acknowledged on the same day, even when the investigation is still open.

Severity	First answer	Owner	Escalates to
Critical	2 hours	Regional manager	Head of service
High	1 day	Branch manager	Regional manager
Normal	2 days	Shift manager	Branch manager

What must be recorded

Every escalation is recorded with the customer identifier, the branch, the amount in dispute and the exact wording the customer used. A summary is never a substitute for the wording, because the wording is what the regulator reads.

Closing a case

A case is closed only after the customer confirms the outcome in writing, or after fourteen days without a reply. Closing a case without one of those two facts is a reportable deviation.