



Internet Banking Registration Form

Customer's Signature: _____ Customer's Signature _____

Customer's Signature _____ Signing Arrangement (s) _____

Customer Complains Handling Procedure

CBZ Holdings Limited is a customer centric organisation and is committed to their customers by timeously resolving any form of customer complaints. Customer feedback assist us to continuously improve our products and customer service.

CBZ Group display a notice guide in a conspicuous place in each of the Branches and all premises where it conducts business, informing the customers and public on how to channel their complaints, explaining the procedures and the manner in which the same shall be acknowledged and dealt with.

Customer Complaints Lodgement and Resolution

1. If a customer is not satisfied or has a suggestion with a service or product provided by the CBZ Group, the customer has three options:
Option 1: Speak directly with the staff member they are dealing with.
Option 2: The customer has also an option to contact our 24hr CBZ Contact Centre toll free lines Econet 460 or 08677004050 or use WhatsApp number 0774 460 460 or 0774 461 461
Option 3: The customer can contact or chat on website www.cbz.co.zw or by emailing us on helpuserve@cbz.co.zw or servicequality@cbz.co.zw
2. Should the customer be unsatisfied or uncomfortable to discuss with the concerned staff member, he/she can deal directly with the Customer Service Officer at the branch or unit which can be verbal or by completing a Customer Feedback brochure and drop in the Suggestion Box provided in the premises. The following details will be required from the customer: **Name, Contact details, Details of complaint, and Brief previous undertakings by the CBZ group staff on the issue.**
3. Every branch or unit of the CBZ Group has a dedicated Customer Service Officer who receives and is responsible for handling customers' complaints. In branches the Customer Service Officer is the Branch Manager and for other Group units, is the Head of the Department.
4. If the CBZ Group receives complaint verbally and considers it appropriate, it may request the customer to put it in writing.
5. The Branch /Unit concerned will acknowledge receipt of the complaint within 24 hours and give the resolution within 3 working days after thorough investigation.
6. Where the Branch or unit is unable to resolve the matter raised within 3 working days, the customer will be informed of the reason for the delay and specify a date when they will be in a position to finalise or resolve the complaint.
7. If the customer is still not satisfied with the Customer Service Officer's resolution; the customer can still approach the concerned Divisional Director or escalate to the Managing Director

For bank Use Only

User ID _____ Date Created (EBU) _____

Created By (EBU) _____ Activated By (EBU) _____

Third Party Mandate/Power of Attorney Verified By (branch) _____ Authorised By (branch) _____

Signature Verified By (branch) _____



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8. In the unlikely event that the customer is still not satisfied with resolution given by the CBZ Group, the customer has a right to escalate the issue to the Registrar of Banks at Reserve Bank of Zimbabwe on Telephone +263 4 703 000 +263 867 700 0477, 80 Samora Machel Avenue Harare, or the responsible Regulatory Authority.
9. No fee or charge shall be imposed on the customer for submitting a complaint or for the costs of investigation and resolution of the complaint.

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