



# COMPLAINT & DISPUTE RESOLUTION POLICY, 2079

Approved from 239th BOD Meeting  
Dated 2079.05.21 B.S

**Swarojgar Laghubitta Bittiya Sanstha Ltd.**  
**Complaint and Dispute Resolution Policy, 2079**

Microfinance's aim is to give you the highest quality service at all times. However, if you have a complaint, you are invited to let us know as soon as possible.

#### **Introduction**

This Complaint Handling and Dispute Resolution Policy aims to provide a structured approach to resolving complaints and disputes that is fair and equitable, and that will lead to solutions that are acceptable to all parties.

#### **Definitions**

##### ***Complaint***

A complaint is an expression of dissatisfaction, made to the Microfinance, related to the microfinance's activities, operations, policies, employees, volunteers or the complaints handling and dispute resolution process itself, where a response or resolution is explicitly or implicitly expected.

##### ***Complainant***

A party that makes a complaint or files a formal charge, for example, a member of the public, microfinance members, employees, volunteers, suppliers and contractors.

##### ***Dispute***

Means an unresolved complaint. In other words, it is a matter that has been dealt with as a complaint under this Policy, but where the complainant is still not satisfied with the outcome.

#### **Enforcement**

This policy comes into immediate effect from the date of approval from the Board of Directors.

#### **Interpretation**

The CEO has the authority to interpret any provision of this policy.

#### **Purpose of Policy**

The purpose of this Policy is to outline a set of procedures to effectively and fairly respond to complaints and disputes in a professional and timely manner.

This Policy provides a process for handling and resolution of complaints and disputes between Swarojgar Laghubitta Bittiya Sanstha Ltd and its members, employees, volunteers, speakers, members of the public, suppliers and contractors relating to microfinance's activities and operations.

The objectives of this Policy are to establish a process to:

- Record, action and resolve complaints and disputes;
- Provide complainants, dissatisfied with a decision, a referral to an external process for resolution of their complaint; and



- [Handwritten signatures]*
- Review and monitor the microfinance's performance against the procedures outlined in this Policy.

## Overview

The complaint and dispute resolution process at Swarojgar Laghubitta Bittiya Sanstha Ltd operates in two stages:

- An internal dispute resolution process under which the microfinance will use its best efforts to resolve a complaint or dispute to the mutual satisfaction of the microfinance and the complainant; and
- Failing resolution, an external dispute resolution process under which the complainant, dissatisfied with the microfinance's decision, can refer the complaint to the microfinance's external dispute resolution officer/mediator or other external mediation body/service for resolution.

## Effective and Efficient Complaint and Dispute Resolution Process

The microfinance will adopt an effective and efficient complaint and dispute resolution process that:

- Is documented;
- Is communicated to microfinance members, employees, volunteers, speakers, suppliers, contractors and members of the public;
- Has stated time limits for each stage of the process; and
- Is reviewed annually.

## Committee and Management Commitment

The Management Committee of Swarojgar Laghubitta Bittiya Sanstha Ltd is committed to the implementation of this Policy, as evidenced by:

- Ensuring the public, members, employees, volunteers, speakers, supplier and contractors are aware of the microfinance's Policy; and
- Implementing management systems and reporting procedures to ensure timely and effective complaints handling and disputes resolution, and monitoring.

## Complaint Handling and Dispute Resolution Coordinator

The microfinance will appoint an internal Complaint Handling and Dispute Resolution Coordinator who will be responsible for managing and coordinating the implementation of this Policy.

All complaints should be directed to the Complaint Handling and Dispute Resolution Coordinator, as appointed by the CEO.

## Communication

This Policy is displayed in a public area within the microfinance's web site.

Periodically (at least annually), the Complaint Handling and Dispute Resolution Coordinator must remind the above mentioned stakeholders about this Policy.

*[Handwritten signatures]*



*Hu/B*

**Confidentiality**

*6/09 2/2009 A.*

The complaint handling and dispute resolution process will keep the complainant's identity private to guard against inconvenience or discrimination.

**Sensitivity**

The microfinance will treat each complaint separately and on its merits.

**Recording the Complaint**

***Complaints and Disputes Register***

The Complaint Handling and Dispute Resolution Coordinator must ensure that a Complaints and Disputes Register is established, maintained and kept up-to-date.

The Register will be comprised of a copy of each Complaint Report.

At a minimum, the Register must include the following information about every complaint that is received:

- Date complaint is made;
- Nature of complaint / issue;
- Action taken to investigate the complaint;
- Date resolved; and
- How resolved.

The Complaint and Dispute Resolution Coordinator must periodically review the Register to check that complaints are being handled appropriately, including in accordance with this Policy, and within the required timeframes.

The Complaints Register must also be tabled annually at Microfinance Management Committee meetings.

**Timetable for Complaints Handling**

The Microfinance will attempt to resolve complaints and notify the complainant as soon as possible.

**Annual Review of this Policy**

The Complaint Handling and Dispute Resolution Coordinator is responsible for ensuring this Policy is adhered to.

Periodically (at least annually), the Complaint Handling and Dispute Resolution Coordinator will review this Policy and report the outcome of this review to the Board of Directors Meeting.

**If an Individual asks about the Complaint Handling and Dispute Resolution Procedures**

If an individual asks for information about the microfinance's complaints handling and dispute resolution methods, employees or volunteers must refer the request to the Complaint Handling and Dispute Resolution Coordinator as soon as possible. The Complaint Handling and Dispute Resolution Coordinator must ensure the individual is provided with a copy of this Policy within seven business days of the request.

*Hu/B*





## Internal Resolution of Complaints and Disputes

### Procedures for Receiving Complaints

If a complaint is submitted to Swarojgar Laghubitta Bittiya Sanstha Ltd, The Microfinance:

- Must, if the complaint is verbal, either resolve it "on the spot", or if that is not done, request the complainant to submit a written complaint to the Complaint Handling and Disputes Resolution Coordinator;
- Must, if the complaint is in writing, acknowledge in writing receipt of the complaint as soon as practicable and in any event within 14 days from receipt, and enclose a copy of this Policy for the complainant's information;
- Must ensure that the complaint receives proper consideration resulting in a determination by the Complaint Handling and Dispute Resolution Coordinator as the person designated by the microfinance as appropriate to handle complaints;
- Must act in good faith in dealing with and resolving the complaint;
- Must investigate the complaint including by:

Seeking all relevant information from the complainant; and

Obtaining all relevant information from microfinance employees/  
Volunteers/Speakers/suppliers.

- May in its discretion give any appropriate remedy to the complainant, including any of the following:
  - Information and explanation regarding the circumstances giving rise to the complaint;
  - An apology; and
  - Compensation for loss incurred by the complainant.
- Must communicate to the complainant in relation to the complaint as soon as practicable and in any event not more than 45 days after receipt by the microfinance of the complaint:
  - The determination in relation to the complaint;
  - The remedies (if any) available to the complainant; and
  - Information regarding any further avenue for complaint.

### When a Complaint will be Treated as Resolved by the Microfinance

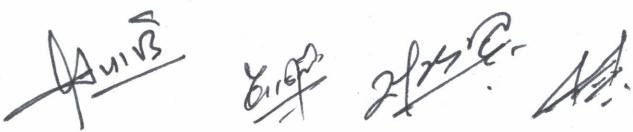
**Written Complaints** - where the complainant has been notified in writing of a decision and no response has been received, the complaint will be treated as resolved by the microfinance.

**Verbal Complaints** - will be treated as resolved by the microfinance where:

The complaint has been resolved to the complainants satisfaction "on the spot"; or

Where the complainant has been notified of a decision about a complaint and no response has been received.





### If an Individual asks for Assistance in Formulating or Lodging Complaint

If an individual asks for assistance in the formulation and lodgment of his/her complaint, employees, members, Speakers and volunteers must refer the request to the Complaint Handling and Dispute Resolution Coordinator as soon as possible. The Complaint Handling and Dispute Resolution Coordinator must ensure reasonable assistance is provided to the individual.

### Where a Complaint is not Resolved to an Individual's Satisfaction

For each complaint that cannot be resolved to the complainant's satisfaction within the above mentioned 45 days, the Complaint Handling and Dispute Resolution Coordinator must inform the complainant in writing that they have the option to pursue resolution of their complaint with the microfinance's external Dispute Resolution Officer / Mediator and provide details about how to access them.

### External Resolution of Disputes

Failing resolution of a complaint through the microfinance's dispute resolution process as outlined in this Policy, complainants can refer their complaint to an external mediation body/service for resolution.

### Legality of Disputes

If the complaint or the dispute is not solved by the Complaint Handling and Dispute Resolution Coordinator then the dispute shall be resolved with **Arbitration Act 2055**.

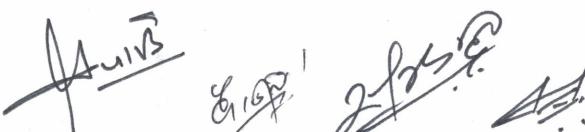


## APPENDIX A

## Complaint Report

1.	Date of this Report	
2.	Date compliment made / dispute notified	
3.	Details of complainant (Name, address, & Telephone number)	
4.	Nature of Complaint	
5.	Action taken to investigate the complaint	
6.	Who is responsible for ensuring this action is carried out	
7.	Date action completed	
8.	The name of the person or persons who were the subjects of the complaints	
9.	Does complaint / dispute indicate a recurring or systemic issue?	
10.	If yes, what action was taken to ensure the issue does not recur / that systemic issue has been addressed?	
11.	Is the complaint / dispute significant?	
12.	If Yes- date notified to Management Committee	
13.	How was the complaint / dispute resolved	
14.	Date complaint / dispute resolved	





### Timetable for Complaints Handling and Dispute Resolution

Action Required	Time Frame
Send copy of the microfinance's Complaints Handling and Dispute Resolution Policy to anyone who asks for information about its complaints or dispute handling methods.	Within Seven Business Days
Oral complaints or dispute not resolved "on the spot" and written complaints to be referred to the Complaint Handling and Dispute Resolution Coordinator.	Immediately
Where client/member requests assistance in formulation/lodgment of a complaint - refer matter to the complaint Handling and Dispute Resolution Coordinator.	As soon as possible
Complaint Handling and Dispute Resolution Coordinator to write to complainant acknowledging receipt of complaints and forwarding copy of Complaints Handling and Dispute Resolution Policy.	Within 14 business day of receiving complaints
Complaint Handling and Dispute Resolution Coordinator to advise complainant in writing of outcome and (if complaint not resolved to complainant's satisfaction) advise complainant in writing of the availability of external dispute resolution mechanisms and how they may be accessed.	Within 45 days of receiving complaint
Complaints and Disputes Register – Complaint Handling and Dispute Resolution Coordinator to: (a) Record complaint on Register; and (b) Keep Register updated.	(a) Within 7 days of receiving complaint (b) Within 45 days of receiving complaint

