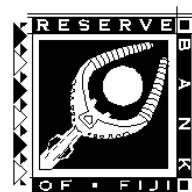


# RESERVE BANK OF FIJI

## Complaints Management Policy for the Reserve Bank of Fiji



### 1.0 Introduction

- 1.1 This is a Complaints Management Policy which outlines the key procedures and processes for the management of complaints that the Reserve Bank of Fiji (RBF) may receive. Complaints may be received in writing or verbally from external parties, stakeholders or the general public, in relation to the performance of its services and/or functions.
- 1.2 A **complaint** means the expression of dissatisfaction arising from potential financial loss or poor services, including those that may be due to error or negligence.

### 2.0 Rationale

- 2.1 To ensure the RBF has an effective and efficient complaints management system in place so that complaints received are addressed promptly.
- 2.2 An effective and efficient complaints management system enhances the RBF's commitment to address complaints in a satisfactory manner. Complaints will provide the RBF with feedback on its services and/or functions for possible improvements.

### 3.0 Complaints Management

- 3.1 The Compliance Unit of the Financial Systems Development and Compliance (FSDC) Group is responsible for handling complaints against the RBF as well as administering the complaints management processes and procedures. In this regard, all complaints against RBF must be channelled to the Chief Manager, FSDC.
- 3.2 Complaints received by the Compliance Unit will be registered and forwarded to the appropriate personnel and/or functionality as per the Delegation of Authority (DOA) outlined in Section 4.0, **under first sight** of the Governor and/or Deputy Governor.
- 3.3 Primary responsibilities of the Compliance Unit include, but are not limited to, the following:
  - a. Acknowledge complaints in writing **within 48 hours**.
  - b. Record details of complaints received in the Complaints Register. Details should include the date a complaint was received and resolved; complainant's name and contact details; name(s) of RBF staff handling the complaint; brief description, progress and outcome of the complaint. The Complaints Register should be updated regularly.
  - c. Attend to the complaints where possible. If complaints require the attention of other personnel in the RBF, disseminate, as soon as practical, to the appropriate personnel and/or functionality as per the DOA after establishing that the complaint is not illegitimate.
  - d. Take reasonable efforts to ensure that complaints are addressed satisfactorily and a response is provided **within 14 working days**. Exceptions will apply where a legal opinion is required, or the investigation is prolonged and, if so, the concerned parties must be informed.
  - e. For complaints that are delegated to the appropriate personnel and/or functionality, ensure that regular follow-ups are made for a timely response to keep the timeframe in "d" above, intact.

- f. Obtain from the complainant any additional information necessary to investigate the complaint.
- g. Ensure that complaints management procedures and processes are accessible to those interested.
- h. Submit a Quarterly Update on RBF complaints handled to the Executive Management.

#### **4.0 Delegation of Authority**

- 4.1 The DOA, outlined in paragraph 4.2, identifies the appropriate personnel and/or functionality designated to handle complaints in the RBF. In drawing up the DOA, the relevance, complexity and sensitivity of complaints were considered.
- 4.2 The DOA, which must be adhered to at all times, is as follows:
  - a. Complaint about a particular service or function of the RBF will be delegated to the respective Chief Manager. The Chief Manager may exercise discretion in delegating the complaint to the Head of Unit responsible for the particular service or function.
  - b. Complaint against a staff of the RBF will be delegated to the Chief Manager or to the Deputy Governor in the Chief Manager's absence. Complaint that is determined to be ethical in nature will be delegated to the Ethics Committee, **under first sight** of the Governor and/or Deputy Governor.

#### **5.0 Access, Conflict of Interest and Confidentiality**

- 5.1 The Compliance Unit shall have access to relevant and complete information for the purposes of investigating a complaint and this shall be facilitated by the parties concerned. For complaints that are delegated, similar accessibility must be accorded to those within the DOA.
- 5.2 A staff of the RBF, when handling a complaint, shall inform the Compliance Unit immediately if involved<sup>1</sup> directly or indirectly in the subject of the complaint to avoid potential conflict of interest that may arise. In the event that such instances occur, the Compliance Unit shall discuss with the Chief Manager concerned, or the Deputy Governor to determine the next best course of action.
- 5.3 Information relating to a complaint should be used only for the purpose of addressing the complaint and should be actively protected from disclosure, unless the complainant expressly consents to its disclosure.

#### **6.0 Implementation and Review**

- 6.1 The Complaints Management Policy for the RBF will become effective from **01 September 2010** and will be reviewed in two years, or earlier if deemed necessary.

**Reserve Bank of Fiji**  
**July 2010**

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<sup>1</sup> For illustration purposes, suppose a complaint was received in relation to a delay in the approval of payment of tuition fees abroad. The personnel delegated to address the complaint shall ensure that the Exchange Control Unit staff who handled this particular transaction does not get involved in investigating the complaint.