



Credit Agricole Customer Grievance Process

Credit Agricole Corporate and Investment Bank

Introduction

In the present scenario of competitive Banking, excellence in customer service is the most important tool for sustained business growth. Customer complaints are part of the business life of any corporate entity. This is more so for banks because banks are service organizations. As a service organization, customer service and customer satisfaction should be the prime concern of any bank.

Credit Agricole CIB, India, ('the bank') believes that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. This grievance process aims at minimizing instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of customer complaints and grievances.

The Bank's grievance redressal process follows the under noted principles.

- Customers be treated fairly at all times
- Complaints raised by customers are dealt with courtesy and on time
- Customers are fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the Bank to their complaints.
- Bank will treat all complaints efficiently and fairly as they can damage the bank's reputation and business if handled otherwise.
- The bank employees must work in good faith and without prejudice to the interests of the customer.

Our service commitment

At Credit Agricole CIB, India, we are committed to providing convenient and reliable solutions to help customers achieve their financial goals. We consider customer satisfaction as a critical measure of our success. Customer complaints or any expression of dissatisfaction about a product or service or noncompliance to the Code of Bank's Commitment to Customers will be dealt with courteously and within a defined time frame. We shall act in good faith and treat our customers fairly at all times. We shall continuously strive to improve our service quality through meaningful analysis of the complaints with a view to enhance customer experience.

Resolution of Grievances

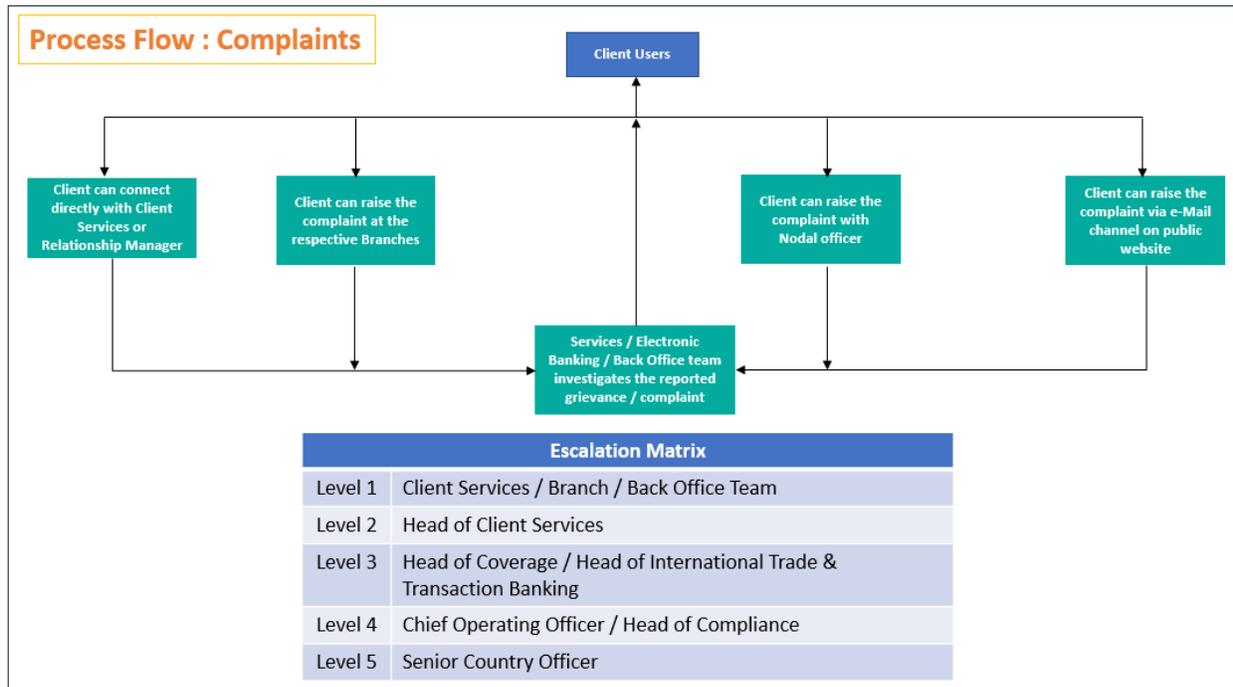
The Nodal Officer is responsible for the resolution of complaints/grievances in respect of customer's service by the Bank and its branch. Nodal Officer is responsible for ensuring closure of all complaints received at the Bank and its branches. It is his/her foremost duty to see that the complaint should be resolved completely to the customer's satisfaction and if the customer is not satisfied, then he/she will provide with alternate avenues to escalate the issue. Further, willful defaulters, who feel that they have been wrongfully classified as a willful defaulter, can also register his/her/their grievance with the Nodal Officer for redressal.

- Approach your Credit Agricole Relationship Manager or Client Services team in person by visiting the branch, through telephone, through email, through letter or any other form as may be acceptable to the Bank;
- Using the dedicated email to lodge the complaint: infoindia@ca-cib.com
- Visit any of the Branches i.e. Mumbai, Pune, New Delhi, Bangalore or Chennai

Time Frame for Resolving Complaints

We believe that swift resolution of complaints will give us a distinct competitive advantage. It is our endeavor to resolve complaints within 15 working days. Should it take more than 10 working days to resolve a complaint, customers will be sent an interim response intimating the expected date of resolution. In the event the customer does not receive any response within one month from the date the Bank first received your representation, or if the customer is dissatisfied with the response given by the Bank, the customer may write to the Banking Ombudsman, a statutory body appointed by the Reserve Bank of India under its Banking Ombudsman Scheme 2006, to look into the provision of satisfactory service by Banks.

High Level Process Flow



Team	eMail Id
Grievance Team	infoindia@ca-cib.com
Client Services	ind-clientsupport-fcs@ca-cib.com
Electronic Banking	ind-ebcm@ca-cib.com

GRIEVANCE REDRESSAL FORM

Account Number

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Account Holder Name

Name of the Complainant

Address

Pin Code																		
Telephone Number (with STD)				-														
Fax Number (with STD Code)				-														
Mobile Number																		

E-Mail _____

Detailed Description of Complaint

Event Date _____

Customer Signature _____

Date _____

Complaint Resolution Date:

Steps Taken:

Customer Signature _____

Date _____