



Feedback and Complaints.

Dear Valued Client,

We value our relationship with you and that is why we place great importance on client feedback. If you have experienced excellent service, we would love to hear about it.

Similarly, if you have faced a challenge with any Products, Service or Digital Banking platforms, and would like to lodge a complaint, we are here to attend to you and here is how to contact us:

- i. Call our Client Contact Centre: **5247** for Personal and Business Banking clients
- ii. Call our Service Team : **+260 211 422129-32** for Corporate Banking clients
- ii. Speak to one of our Client Service Managers at any of our Branches
- iii. Speak to your Relationship Manager

What you can expect from us if you lodge a complaint

We aim to resolve complaints as soon as they are brought to our attention. Where we are unable to resolve an issue immediately, we should revert with an update within two business days. You will also receive a reference number to use for any subsequent follow up on your complaint.

If the resolution provided does not meet your expectations, please:

- i. Speak to the Branch Manager at any of our Branches; or your Relationship Manager's Supervisor.
- ii. Email us at:
Customer.First@sc.com for Personal, Priority and Business Banking.
Straight2bank.zm@sc.com for Commercial and Corporate Banking

In the event that you need to further escalate the matter, please:

- i. Write to the Head Retail Banking, Standard Chartered Bank Northend, P.O. Box 31353, Lusaka, Zambia.
Email: **Zambia.CEO@sc.com**
- ii. Write to the Managing Director/ CEO, Standard Chartered Bank Head Office, Standard Chartered House, P.O. Box 32238, Lusaka, Zambia. Email: **Zambia.CEO@sc.com**

If you are still not satisfied with our resolution, you reserve the right to seek redress from a court of competent jurisdiction or the below regulators.

- i) Bankers Association of Zambia
- ii) Consumer Protection and Competition Commission
- iii) Bank of Zambia
- iv) A financial Ombudsperson

We value your custom and thank you for banking with us.

Redress from the respective regulators can also be sought, should you be dis-satisfied with final resolution provided by the Bank. For Direct Debit and Credit (DDACC) if the matter remains unresolved after 7 days you may write to the Chairman of the Bankers Association of Zambia enclosing copies of all correspondence for consideration. Address is Mukuba Pension House, P.O. Box 31936. Lusaka email: bazsecretariat@baz.co.zm. If not satisfied you may appeal to the Bank of Zambia.