



Complaints Resolution Guidelines

At SBM Bank (Kenya) Limited, we listen. One of our core values is **Putting Our Customers First** in everything we do. We are passionate about ensuring we deliver exceptional service to you and use your feedback to continuously improve your experience with us.

If for any reason, you are not satisfied with any aspect of our service, we would like to hear from you to help us make things right. Where appropriate, we will take the necessary steps to prevent any recurrence of the concern you have raised. Below are the steps you can take to share your feedback.

Step 1: Reach out to us

1. Telephone : +254 709 800 000 / +254 730 175 000
2. Email : atyourservice@smbank.co.ke
3. Branch : Visit any of our branches (<https://www.smbank.co.ke/visit-us>)
4. Twitter : @smbankkenya
5. Facebook : SBM Bank Kenya
6. WhatsApp Chat : +254 773 758 196

Step 2: Share with us your feedback

If we receive your complaint verbally, we may ask you to put your complaint in writing where appropriate. When we are investigating your complaint we will be relying on information provided by you and information we may already be holding. We may need to contact you to clarify details or request for additional information where necessary.

To enable us investigate your complaint quickly and efficiently, we will ask you to provide the following information:

- Your name and contact details.
- Branch location (<https://www.smbank.co.ke/visit-us>) and name of the person you have been dealing with regarding our product or service.
- Nature of the complaint.
- Details of any steps you have already taken to resolve the complaint.
- Details of conversations you may have had with us that may be relevant to your complaint.
- Copies of any documentation which supports your complaint.

Step 3: What we will do for you

- We will acknowledge receipt of your complaint on a real-time basis for verbal complaints and within 24 hours of receiving written complaints.
- We will undertake an initial review of your complaint and determine if any additional information or documentation may be required to complete an investigation. We may need to contact you to clarify details or request for additional information where necessary.
- We are committed to resolving any complaint at the first point of contact. If not, we will endeavor to resolve any complaints within 48 hours. We will investigate your complaint objectively and impartially, by considering the information you have provided us, our actions in relation to your dealings with us and any other information which may be available to facilitate resolution.



- For complaints that may take longer to resolve, we will ensure that we provide you with regular updates on the progress and proposed solutions.
- Following our investigation, we will notify you of our findings and any actions we may have taken regarding your complaint. Upon notifying you of the findings, we shall undertake appropriate remedies to resolve the complaint.

Step 4: Not satisfied with our response?

In case you are not satisfied with the resolution given, or you do not hear from us within seven (7) working days, you may refer the matter to:

The Chief Customer Experience Officer

Tel : +254 709 800 000 / 0730 175 000

Email: atyourservice@smbank.co.ke