



CUSTOMER CARE POLICY

Federal Mortgage Bank of Nigeria strives for excellence and professionalism in providing customer service, both inside and outside the organization, within the limits of available, well-managed resources. This is the end product of the mandate in the Bank's Mission Statement, which is:

“To drive delivery of accessible and affordable home ownership by providing sustainable liquidity, innovative products and services and excellent customer service.”

To accomplish this mission, we agree upon these values:

- Anticipating the needs of our customers and planning accordingly
- Greeting our customers promptly, cheerfully and respectfully
- Listening carefully and giving full consideration to the requests and concerns of our customers
- Communicating honestly, courteously and knowledgeably
- Providing follow-through for our customers promptly, responsibly and efficiently
- Serving with pride, commitment, and with high ethical standards
- Respecting the individual and encouraging participation

The foregoing values are summed up in the fourth Core Value of the Bank, “Customer Centricity”, in which we:

“Ensure that we accurately identify our customers’ needs and desires so that we strive to meet and exceed their expectations by delivering value.”

1.0 POLICY STATEMENT

It is the Federal Mortgage Bank’s policy and responsibility to provide excellent service to the public.

Customer feedback helps us measure whether our services are meeting public needs and expectations. It also helps us identify problems that need to be solved. High quality customer service depends on customer feedback. While praise is always welcome, constructive criticism is truly helpful in the long run.

The purpose of this Policy is to establish uniform standards and procedures for responding to customer feedback, thus making sure those responses are timely and consistent and that issues do not “fall through the cracks.”

The Policy strives to treat every interaction with the public as an opportunity to produce a satisfied customer, or at least one who feels that he or she was listened to and taken seriously, even if it was not possible to meet his or her request.

Customer feedback comes to the Federal Mortgage Bank of Nigeria in several ways. This Policy outlines the procedure for responding to complaints, requests for service and questions that come to the Bank’s customer service channels, through customer visits, calls, chats, social media or emails.

Groups are expected to use the same standards and procedures for the complaints, requests and enquiries that are made directly to the Group and not through Customer Service.

2.0 CUSTOMER CARE REPRESENTATIVES

The agents (staff) through whom the Policy will be executed are Customer Care Representatives, who are either Primary Customer Care Representatives or Secondary Customer Care Representatives.

1. The Primary Customer Care Representatives are:
 - a) In the Head Office, all staff of the SERVICOM Unit, consisting of the Call Centre, Walk-In Centre and the Front Desk, with the GH (CCG) as the Chief Customer Care Representative of the Bank;
 - b) In Branch Offices, all designated Customer Care Representatives as recognized by the SERVICOM Unit in accordance with the nominations made by Branch Managers.
2. Secondary Customer Care Representatives are all other staff, Bank-wide, with a duty to provide excellent service in whatever capacity they discharge their job functions, as well as to provide appropriate responses to customers’ enquiries whenever they are made to them directly.

Therefore, within the context of this Policy, all staff are Customer Care Representatives.

3.0 RESPONSE PROCEDURE

3.1 Calls, WhatsApp Chats, Webchats & Visits to the Bank

- When a customer calls, chats with the Primary CCR either through the Web or WhatsApp platforms and logs a complaint, question or request for service, or visits the Bank, the issue should be resolved immediately, if possible, within one business day by the Primary Customer Care Representative or by referral to the appropriate Group.
- If immediate resolution is not possible, the Primary Customer Care Representative will take down the necessary information, including contact details for referral to the Group and let the customer know when he or she can expect a response.
- The Group receiving the referral is responsible for resolving the issue in line with the above standards and reverting to the customer, using the contact information received from the Primary Customer Care Representative.

3.2 E-mails to the Bank

- When customers send e-mails to the Bank with complaints, questions, and requests for service, the Customer Care Representative will send an acknowledgment e-mail within one business day.
- If the Customer Care Representative is able to answer the question or resolve the issue right away without referral, he/she will do so and let the customer know. In such instances, a separate acknowledgement email is not necessary.
- Also within the first business day, the Customer Care Representative will forward the item to the appropriate Group for a response, noting the expected resolution date.
- The Group receiving the referral is responsible for resolving the issue within 7 business days, failing which the customer should be notified and fresh timelines be given to the customer.

4.0 RESPONSE STANDARDS

Whenever possible, complaints, questions and requests for service should be resolved in "real time" on the same day they are received. However, in many instances, referral and follow-up are necessary in order to fully understand and

resolve the issue. In such instances, the following standards for acknowledgement and resolution should be followed.

4.1 Acknowledgement

- All complaints, questions and requests for service should be acknowledged within one business day.
- This acknowledgement should note the Group to whom the issue has been referred and when the customer can expect a response.
- If the customer feedback is delivered by phone or in person, this acknowledgement should be given verbally during the call or visit.
- If the customer feedback is delivered by e-mail, the acknowledgement should be given by email.
- If the customer feedback is delivered by social media the acknowledgement should be sent via telephone, social media or e-mail, whichever is appropriate.
- For written acknowledgements, templates with standard language should be used to minimize staff processing time.

4.2 Resolution

- A substantive response should be provided within seven business days.
- This response should include the Bank's analysis of the issue and the proposed resolution. Clear reasons should be given if it is not possible for the Bank to accommodate the customer's request.
- If a resolution is not possible within seven business days, the customer should be notified and given the date by which they can expect a response.
- The resolution can be communicated to the customer verbally, by e-mail or social media, depending on the communication method most appropriate to the situation.

5.0 COMPLAINTS PROCEDURE

It is possible that a customer's interaction with a CCR is unsatisfactory or unpleasant. The procedure for lodging complaints is detailed below:

1. Complaints about the performance of specific employees, are to be made by WhatsApp message to the Chief Customer Care Representative (Group Head, Corporate Communications) whose number is on the Bank's website, between the hours of 8:00 am and 4:00 pm.

2. Alternatively, the complaint may be lodged at any time by writing an email to info@fmbn.gov.ng.
3. The complaint should detail the date, time and channel used at the time the unsatisfactory service delivery occurred, the name of the Customer Care Rep (if known) and the name of the dissatisfied customer, for appropriate action.
4. The complaint will be investigated by the CCCR and if found to have substance, the attention of the CCR being reported will be drawn to the complaint, through the Group Head or the Branch Manager.
5. The relevant Group Head or Branch Manager will be required to closely monitor the CSR to ensure compliance with standards.
6. Where any Group or Branch Office fails to provide adequate resolution of a matter within the specified timelines, or fails to adequately address a complaint, without cogent and verifiable reasons, the CCRS shall escalate the matter to Management for appropriate directives to the Group or Branch Office.