

# Procedures manual of Consumer protection section

## **1–3 Complaints Handling and Resolution Unit**

### **First: Responsibilities and Duties:**

1. Investigating complaints against banks and non-bank financial institutions that operate under the supervision of the Central Bank.
2. Follow-up complaints files in the implementation stages to accelerate the decision-making process.
3. Preparation of Statistics and periodic reports to give different indicators that help in policy-making.
4. Develop proposals to fill the gaps that are discovered through the investigation of complaints.
5. Identify rules for the receipt of complaints and communicate these regulations to the incoming mail unit.
6. Follow up the implementation of freeze decisions and reporting on the account balances of banking institutions clients upon the recommendation of the Legal Department and senior management.
7. Take actions against the violation of Regulations that appear when investigating the complaints.

### **Second: Reports prepared by the Unit**

- semi-annual detailed Report that is used in Policy Making.

### **Third: Information Sources and References:**

1. The Complaint and the Reply of the Institution complained against.
2. Banking Regulation Act.
3. Regulations issued by the Central Bank.
4. Relevant local and international laws and regulations.
5. International experiences.
6. Regulations of accepting Complaints.

**Fourth: Detailed Procedures for the Implementation of the  
Complaints Handling and Resolution Unit tasks**

|  |  |
|--|--|
| Name of the procedure  | 1-1-3 complaints study   |
| Description of the action                                      | Investigating complaints against banks and non-bank financial institutions that operate under the supervision of the Central Bank.   |
| Reference: Sources of information                              | <p>The complaint which is received through the following means:</p> <ol style="list-style-type: none"> <li>1. Presence of the complainant or his representative.</li> <li>2. Mailbox.</li> <li>3. E-mail.</li> </ol> <p>The reply of the Institution complained against.</p> <p>Banking Regulation Act</p> <p>Regulations issued by the Central Bank</p> <p>Relevant Local and international laws and regulations.</p>   |
| Flow of operations related to the action (Detailed procedures) | <ul style="list-style-type: none"> <li>• In the case of complaints received by e-mail, the head of the unit should check the incoming mail daily to extract Complaints and distribute them to the staff of the unit.</li> <li>• In case the complaint is presented to any court or there is a court ruling, the complaint will be returned to the complainant with a letter indicating that the central bank of Sudan does not interfere in this type of complaints.</li> <li>• Addressing institution complained against to comment on the subject of the complaint with the supporting documents attached.</li> <li>• Receiving the response from the institution complained against during the period specified in the letter.</li> <li>• Addressing the relevant departments to give technical opinion if necessary.</li> <li>• Preparing a study of the complaint based on a comparison of the allegations made by the complainant and the comments of institution complained against on the grounds of the relevant local and international rules</li> </ul> |

|  |   |
|--|---|
|  | <p>and regulations</p> <ul style="list-style-type: none"> <li>• Implementation of the decision in the subject of the complaint.</li> </ul>  |
| Name of the procedure  | 2-1-3 follow-up complaints files in various stages of implementation to accelerate the decision-making Process.   |
| Description of the action                                      | Follow-up complaints files in various stages of implementation to accelerate the decision-making process and ensure implementation of the decisions taken.  |
| Reference :Sources of information                              | <ul style="list-style-type: none"> <li>• The complaint.</li> <li>• Outgoing letters to the party complained against asking for comments on the complain subject.</li> <li>• Letters indicating the decision taken on the complaint subject.</li> <li>• The reply from the accused party regarding the status of implementing the decision taken on the complaint subject.</li> </ul>  |
| Flow of Operations related to the Action (Detailed procedures) | <ul style="list-style-type: none"> <li>• Addressing the party complained against to reply within three working days in case of non-response to the central bank of Sudan letter within the specified period.</li> <li>• Referring the party complained against to the sanctions committee in case of non-response after the end of the specified period.</li> <li>• Follow up of decision implementation in case it is in favor of the complainant through requiring the party complained against to provide implementation position within a specified period.</li> <li>• In case of non-receipt of the implementation position, the party complained against shall be referred to the sanctions committee.</li> <li>• Monthly follow-up matrix of complaints that have not been decided about.</li> </ul> |

|  |   |
|--|---|
|  | <ul style="list-style-type: none"> <li>• Keeping the complaint files in specific file for each bank or in other bank's file.</li> </ul>   |
| Name of the Procedure  | 3-1-3 Preparation of Statistics and Periodic Reports that help in Policy-Making   |
| Description of the action                                      | Preparation of a detailed semi-annual report on filed Complaints categorized in terms of the name of the Complainant, the party complained against, Subjects of the Complaints, the Date of filing the Complaint and a detailed description of the position of the complaint.   |
| The Reference for implementing the Action                      | Matrix for Registering the Complaints and the Monthly report of Complaints.<br>register complaints matrix and Monthly complaints Statistics   |
| Flow of Operations related to the Action (Detailed procedures) | <ul style="list-style-type: none"> <li>- Daily Updating of the Matrix for Registering the Complaints provided that the name of the Complainant, the party complained against, Subjects of the Complaint, the Date of filing the Complaint and a detailed description of the position of the complaint are registered.</li> <li>- The preparation of Complaints Statistics at the End of Each Month while taking into consideration the Previous Report for Comparison and absorb Guidance.</li> <li>- Preparation of the Report, which includes the following: -             <ol style="list-style-type: none"> <li>1. The number of complaints during the period compared to the previous period and the corresponding period of the previous year to identify the General Trend.</li> <li>2. Classification of Complaints according to :                 <ol style="list-style-type: none"> <li>a) The Institutions complained against.</li> <li>b) Areas of Complaints.</li> </ol> </li> <li>3. General Notes Taken from studying and analyzing the Data of the Complaints and relevant Information which was noted when studying the complaint.</li> <li>4. Core Results and proposals and suggestions for the</li> </ol> </li> </ul> |

|  |   |
|--|---|
|  | development of the legislations.  |
| Name of the procedure  | 4-1-3 Development of Proposals to fill the gaps that are discovered through the Study of Complaints   |
| Description of the Action                                      | Preparing Studies to identify the gaps that are discovered during the study of complaints and submitting proposals to address those gaps whether they were in the performance of financial institutions, in the customer awareness of Banking Operations, in the regulations issued by the Central Bank of Sudan or in any related Laws or Regulations. |
| Reference (Sources of information)                             | Study of the Complaints.<br>The Semi-Annual Report of Complaints<br>Banking Regulations<br>International Experiences  |
| Flow of operations related to the action (Detailed procedures) | <ul style="list-style-type: none"> <li>- Collection of the Data and Information necessary for the Preparation of Study.</li> <li>- Analysis of the available Data and Information to Identify the gaps and determine the extent of their Impact.</li> <li>- Drawing Conclusions.</li> <li>- Make Recommendations and Proposals.</li> </ul>              |
| Name of the Procedure  | 5-1-3 Identifying Regulations for the receipt of complaints and communicating these regulations to the incoming mail unit.  |
| Description of the action                                      | Identifying the regulations for the receipt of the Complaint according to the Authority structure of the Department.  |
| Reference (Sources of information)                             | Structure of the Authority approved to the Department.  |
| Flow of operations related to the action (Detailed procedures) | <ul style="list-style-type: none"> <li>- Provide a Proposal for the receipt of the Complaint.</li> <li>- Adoption of the Regulations after its Approval.</li> <li>- Communicating these Regulations to the concerned parties( The Department Representative in the Reception, Mail Section Employees)</li> </ul>  |

|   |   |
|---|---|
| Name of the Procedure   | 6-1-3 Freezing and Unfreezing Operations and reporting on the Accounts Balance of Banking System Clients  |
| Procedure Description   | Executing the incoming requests from Prosecutors, Courts and authorities stipulated by administrative order No. (4/2014) on the Implementation of freeze and Unfreeze Decisions concerning the accounts that are kept in banking system and reporting on the balances of these accounts.  |
| Sources of information  | Senior Management Instructions according to the recommendations of The General Department of Legal Affairs.   |
| Flow of Operations related to the action(Detailed procedures) | <ul style="list-style-type: none"> <li>- The receipt of the senior management Instruction according to the recommendation of The General Department of Legal Affairs.</li> <li>- In the Case of receiving a request to freeze/report on the balances of a government entity, the request must be transferred to Khartoum branch being the concerned department.</li> <li>- In the case of receiving a request to freeze /report on the balances of clients other than government entities, banks are addressed to implement these requests during a specified period.</li> <li>- Collection of all banks replies.</li> <li>- Communicating the Banks`s Reply to the Prosecution.</li> <li>- In case the Information for a specific hearing cannot be obtained early, the unit should inform the Court of the expected time of reply.</li> </ul> |

### 2-3 financial awareness Unit:

First: Financial Awareness Unit responsibilities and detailed procedures:

1. Providing Advice and Consultation to the Customers of the Banking Sector.
2. Developing and Implementing Programs to raise awareness on the Banking and Financial Services.

3. Preparation of annual Bulletin to educate the Public who are dealing with the banking system and non-banking financial institutions that are subject to the supervision of the Central Bank of Sudan.
4. Follow-up of the global developments concerning the Protection of the consumer of the Banking Services in order to develop local Procedures and Practices.

**Second: Information sources and references:**

- Reports and Studies prepared by the Complaints Unit.
- Banking Regulation Act.
- Regulations issued by the Central Bank of Sudan.
- The related Local and International Laws and Regulations
- International Experiences.

**Third: Detailed procedures for the implementation of the financial awareness unit Tasks:**

|  |   |
|--|---|
| Procedure Name   | 1-2-3 Providing Advice and Consultation to the Customers of the Banking Sector.   |
| Description of the action                                      | provide tips and advice to customers of the banking sector  |
| Reference<br>(Sources of information)                          | – Regulations issued by the Central Bank of Sudan.<br>– Related Local and international Laws and Regulations  |
| Flow of operations related to the action (Detailed procedures) | <ul style="list-style-type: none"> <li>• Collection of all Regulations issued by the Central Bank related to the customers of Financial Institutions and the related Local and International laws.</li> <li>• Providing advice and Consultation to customers in the light of the related laws and regulations.</li> <li>• Continuous Registration of inquiries and questions and the replies of the Unit and presenting them to Section Head Semi- annually to determine how to benefit from them.</li> <li>• Publication of Frequently Asked Questions and the answers on the Electronic website.</li> </ul> |

|   |  |
|---|--|
| Name of the Procedure   | 2-2-3 Developing and Implementing Programs to raise awareness on the Banking and Financial Services.   |
| Description of the action   | Developing and Implementing Programs to raise awareness on the Banking and Financial Services..  |
| Reference (Sources of information)                                | <p>Reports and studies prepared by the Complaints Unit.</p> <ul style="list-style-type: none"> <li>- Regulations issued by the Central Bank of Sudan.</li> <li>- Related Local and international Laws and Regulations</li> <li>- International experiences</li> </ul>  |
| Flow of Operations related to the action<br>(Detailed procedures) | <ul style="list-style-type: none"> <li>• Preparing and making Proposals about Issues to be presented to the customers in the form of Workshops.</li> <li>• Making the necessary arrangements for the implementation of the workshop.</li> <li>• Implementing the Workshop.</li> <li>• Prepare and submit the minutes of these workshops and follow-up of the recommendations.</li> </ul> |
| Name of the procedure   | 3-2-3 Preparation of annual bulletin to educate the public dealing with the banking system and financial institutions, non-bank subject to the supervision of the Central Bank of Sudan.   |
| Description of the procedure                                      | Preparation of annual Bulletin to educate the Public who are dealing with the banking system and non-banking financial institutions that are subject to the supervision of the Central Bank of Sudan.  |
| Reference (sources of information)                                | <ul style="list-style-type: none"> <li>- Reports and studies prepared by the Complaints Unit.</li> <li>- Regulations issued by the Central Bank of Sudan.</li> <li>- Related Local and international Laws and Regulations.</li> <li>- International experiences.</li> </ul>  |

|   |   |
|---|---|
| Flow of operations related to the procedure (detailed procedures) | <ul style="list-style-type: none"> <li>- Proposing issues to be published.</li> <li>- Proposing Means and Mechanisms through which issues will be published.</li> <li>- Collection and Preparation of the material to be published.</li> <li>- Implementing the publication.</li> </ul> |
| Name of the procedure:  | 4-2-3 Follow-up of the global developments concerning Protection of the consumer of the Banking Services in order to develop local Procedures and Practices.  |
| Description of the procedure                                      | Follow-up of the global developments concerning the Protection of the consumer of the Banking Services in order to develop local Procedures and Practices.  |
| Reference (sources of information)                                | Best Practices.<br>Training material obtained during the training Sessions.   |
| Flow of operations related to the procedure (detailed procedures) | <ul style="list-style-type: none"> <li>- Prepare and Proposing means to develop working mechanisms.</li> <li>- Implementation of the Proposal after the approval.</li> <li>- Amendment of the Procedures Guide accordingly.</li> </ul>  |