

# COMPLAINT HANDLING PROCEDURE

At Zambia Industrial Commercial Bank, we are committed to providing exceptional service. If you are unhappy with our service, we would like to know about it at your earliest convenience. This will give us an opportunity to address your concerns and improve our service

## HOW YOU CAN SUBMIT YOUR COMPLAINT

Submit Your Complaint via:



our Contact Centre  
on 7000@zicb.co.zm



or Call 7000 (on all  
networks)



or our website on  
www.zicb.co.zm



or inbox us on  
Facebook



or visit any of our  
branches

## HOW WE WILL DEAL WITH YOUR COMPLAINT

You will receive an acknowledgement of your complaint within 24 hours, which will include a reference number for tracking your complaint.

We aim to resolve all your complaints within 5 business days.

If your complaint is not resolved within 5 business days, and requires investigation, we will keep you informed regarding the progress. Our team will investigate your concerns thoroughly to provide a fair resolution promptly.



## ESCALATION PROCESS:

If, however, you are not satisfied with the way your complaint was handled, you can escalate your complaint through the following channels:

1. Manager Customer Experience | ZICB Head Office | P.O Box 30228 | Lusaka

2. The Chief Executive Officer | ZICB Head Office | P.O Box 30228 | Lusaka

If you remain dissatisfied after exhausting the above internal channels, you may contact our regulator below with details of the complaint including the complaint number:

3. Director - Prudential Supervision | Bank of Zambia | P.O Box 30080 | Lusaka  
or any financial ombudsperson

**We Value Your Feedback.**