

Specification of Competency Standards for the Retail Banking

Unit of Competency

Sales and Relationship Management > 8.5 Customer Relationship Development

Title	Handle feedback and complaints from customer
Code	107546L4
Range	Handle customers' feedback and complaints in compliance with standard lead time and service standard requirements. This applies to all different kinds of complaints which include complaints on the bank's products, services, behaviors of employees, service quality, environment of the branch, etc.
Level	4
Credit	3
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> 1. Understand methods in complaints handling <ul style="list-style-type: none"> Be able to: <ul style="list-style-type: none"> • Understand the principles and steps in handling customers' complaints in order resolve the case independently • Understand the importance of complaints handling and the possible impacts on the bank 2. Obtain more information about the complaints and resolve customers' grievances <ul style="list-style-type: none"> Be able to: <ul style="list-style-type: none"> • Ask appropriate questions to obtain details of the customers' experience and why they are dissatisfied • Listen to customer's concerns, queries, questions or objections attentively and respect his or her right to express opposite opinions • Probe customers in order to understand their genuine concerns in addition to the superficial reasons of objection or complaint • Pacify customers' emotions by applying common steps and tactics in complaints handling • Offer feasible solutions to satisfy the requests of customers • Escalate the case to supervisors when the situations do not improve or the requests of customers requires approval from a higher rank employee 3. Open, honest and flexibly to handle complaints in a professional manner <ul style="list-style-type: none"> Be able to: <ul style="list-style-type: none"> • Take customers' complaints as opportunities to identify insufficient service areas and react positively to enhance service delivery • Be flexible and open to understand boarder priorities, hence to seek new and diverse views and respect others' opinions • Analyse and appreciate the needs of others, respond with all actions in an equitable and transparent manner
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Sufficient amount of information about the details of the complaints case and customers' experience are obtained • Suitable solutions to resolve the complaint cases are proposed • Acknowledge and learn from mistakes; respect and follow policies, procedures and decision making channels of the bank
Remark	