



Office Circular No.: 22-037
Series of 2022

**GUIDELINES ON CUSTOMER ASSISTANCE AND
CUSTOMER COMPLAINTS MANAGEMENT**

A. RATIONALE

Pursuant to Republic Act No. 11765, An Act Affording More Protection to Consumers of Financial Products and Services, Board Resolution No. 16-133, and Office Circular No. 17-002 approving the Policies on Customer Complaints Management and designating a Customer Care Officer to enhance customer assistance services to provide excellent customer service is hereby amended.

Consistent with the Anti-Red Tape Authority (ARTA) Memorandum Circular No. 2021-11, Series of 2021, which prescribes the Guidelines for the Nationwide Implementation of Referral and Handling of Complaints Involving Section 21 (a) to (g) of R.A. 9485 (Anti-Red Tape Act of 2007) as amended by RA 11032 (An Act Promoting Ease of Doing Business and Efficient Delivery of Government Services).

B. OBJECTIVES

These guidelines aim to:

1. Further enhance customer assistance services and provide guidance to its employees in line with the thrust of LLFC to provide excellent customer service;
2. Enhance the policies, procedures, and implementation thereof to ensure that appropriate mechanisms are in place to protect the interest of consumers financial products and services under the conditions of transparency, fair and sound market conduct, and fair, reasonable, and effective handling of financial consumer disputes, which are aligned with global best practices.¹
3. LLFC shall implement measures to protect the following rights of financial consumers, such as:
 - Right to equitable and fair treatment
 - Right to disclosure and transparency of financial products and services
 - Right to protection of consumer assets against fraud and misuse
 - Right to data privacy and protection
 - Right to timely handling and redress of complaints.
4. Ensure compliance on the handling of complaints through the ARTA's CART-Referral system.

¹ Sec.2, Declaration of Policy under Republic Act No. 11765

C. DEFINITION OF TERMS

TERMINOLOGIES	DESCRIPTION
Customer Care Officer	Refers to LLFC employee responsible to handle customer complaints and concerns
CART	Committee on Anti-Red Tape
Financial Consumer	Refers to person or entity, or their appointed representative, who is a purchase, lessee, recipient or prospective purchaser, lessee, or recipient of financial products and services. It shall also refer to any person, natural or juridical, who had or has current or prospective financial transaction with a financial service provider pertaining to financial products and services.
Financial Consumer Complaint	<p>Refers to an expression of dissatisfaction submitted by a financial consumer against a financial service provider relative to a financial product or service in which a response or resolution is expected.</p> <p>Financial Consumer Complaints can be a:</p> <ul style="list-style-type: none"> a. Simple Complaint – a complaint where Customer Care Officer solution or immediate explanation or action can be rendered or can be resolved without the need of third-party intervention, such as outsource service providers, external auditors, or other banks or financial institutions. b. Complex Complaint – a complaint which needs further assessment, verification, or investigation or third-party intervention.
Financial products or services	Refers to financial products or services which are developed or marketed by a financial service provider, which may include, but are not limited to savings, deposits, credit, insurance, pre-need, and health maintenance organization (HMO) products and services
Financial Regulators	Refers to the Bangko Sentral ng Pilipinas (BSP), Securities and Exchange Commission (SEC), Insurance Commission (IC) and Cooperative Development Authority (CDA)
Financial Service Providers	Refers to person, natural or juridical, which provides financial product or services that are under the jurisdiction of the financial regulators as defined in RA 11575

D. DESIGNATION OF A CUSTOMER CARE OFFICER

LLFC shall have a **Customer Care Officer** designated by the Board to handle customer complaints who shall have the following responsibilities:

- a. Receive and acknowledge customer concerns
- b. Record concerns in a register/database
- c. Make initial interview and investigation of concerns
- d. Process concerns
- e. Provide official reply to the customer
- f. Request client feedback
- g. Prepare and submit complaints report to the Board and BSP

E. CUSTOMER ASSISTANCE CHANNELS

The following customer assistance channels shall be used and shall be included in the marketing and promotional materials duly approved by the Board as listed below:

- | | |
|------------------------------|---|
| a. Customer Care Desk | : LBP Leasing and Finance Corporation
15 th Floor. Sycip Law Center
105 Paseo De Roxas, Makati City |
| b. Customer Care Contact No. | : Telephone No. (02) 8818-2200 |
| c. Customer Care Mail | : customercare@lbpleasing.com |

F. SPECIFIC GUIDELINES ON CUSTOMER COMPLAINTS HANDLING MECHANISM**1. COMPLAINTS HANDLING****1.1 Receipt, Acknowledgment and Recording of Complaints**

- 1.1.1 Complaints may be received either orally or in writing thru the available consumer assistance channels of LLFC.
- 1.1.2 All customer complaints shall be documented using the **Customer Incident Report (CIR)** using the form attached as Annex A.
- 1.1.3 The Customer Care Officer shall be acknowledged all complaints within two (2) working days from receipt using the standard Acknowledgement Response as Annex B.

1.2 Assessment, Investigation and Resolution

- 1.2.1 Complaints shall be categorized by the Customer Care Officer to determine handling and resolution period, as follows:

CATEGORY	RESOLUTION PERIOD
Simple	Immediately within the day or within seven (7) working days
Complex	Within forty-five (45) working days

- 1.2.2 The Customer Care Officer shall coordinate and refer concerns to the responsible unit for review and investigation.
- 1.2.3 The responsible unit shall review the facts/details/evidence of the complaint and communicate to Customer Care Officer the result of its investigation within forty-eight (48) hours upon completion of the investigation. This shall, at least, include the following information:
- Result of the investigation
 - Actions taken/plans to remedy the issue; and
 - Name and contact details of designated LLFC personnel for any inquiry regarding the resolution of the complaint
- 1.2.4 The Customer Care Officer shall inform the customer of the complaint disposition through preferred means of communication.

- 1.2.5 In case there is a need to extend the conduct of investigation beyond the prescribed resolution period, justification shall be documented under the "Remarks" portion of the CIR noted by the Head of Responsible Unit. The customer concerned shall be informed of the status/update of the complaint within forty-eight (48) hours after the approval date of the extension period by the Customer Care Officer through preferred means of communication.

Information shall include:

- Status of complaint
- Reason for the extended timeline
- Expected date of resolution
- Name and contact details of designated company personnel handling the resolution

- 1.2.6 Escalation of complex complaints with unsatisfactory resolution.

1.2.6.1 In case the Customer is not satisfied with the resolution of a complex complaint, the same shall be noted under the 'Remarks' portion of the CIR and escalated to the Board of Directors through the Investigation Committee for further investigation.

1.2.6.2 Final decision of the Board of Directors shall be documented on the final response to Customer to be prepared by the Customer Care Officer.

- 1.3 An assessment on the LLFC's complaint handling process shall be obtained from the Customer thru an **Incident Survey Form** (Annex C).

- 1.4 **Customer Feedback Form** (Annex D) shall be always made available, placed at the Customer Care Desk or near the location of the Suggestion Box. The accomplished CFF shall be forwarded to the Customer Care Officer for appropriate handling and reporting.

2. COMPLAINTS RECORDING

- 2.1 The Customer Care Officer shall maintain and update the register/database of all complaints received from Customers, based on CIRs. Information includes.

- a. Name of the complainant
- b. Subject/nature of the complaint
- c. Details of each complaint
- d. Date the complaint was received
- e. Status/Actions Taken on the complaint
- f. Summary of resolution/actions taken provided
- g. Date of Resolution
- h. Details of any other relevant correspondence or records
- i. Reason in case the date of resolution falls outside the regulatory deadline
- j. Other information such as, log and details of phone calls made or received
- k. Responsible Unit and name of the Customer Care Officer

- 2.2. The Customer Care Officer shall perform analysis, review, and evaluation of the patterns of complaints and the investigation results to identify the trends and recommends an appropriate business process improvements and mitigation of recurrences.

3. COMPLAINTS REFERRED BY ARTA

3.1. Upon receipt of the Complaint, ARTA shall conduct a preliminary assessment of the complaint to determine if the following criteria are present to merit its referral to the LLFC:

The acts complained of are any of the following as provided under Section 21 (a) to (g) of RA 9485, as amended by RA No. 11032:

- a. Refusal to accept application or request with complete requirements being submitted by an applicant or requesting party without due cause;
- b. Imposition of additional requirements other than those listed in the Citizen's Charter;
- c. Imposition of additional costs not reflected in the Citizen's Charter;
- d. Failure to give the applicant or requesting party a written notice on the disapproval of an application or request;
- e. Failure to render government services within the prescribed processing time on any application or request without due cause;
- f. Failure to attend to applicants or requesting parties who are within the premises of the office or agency concerned prior to the end of official working hours and during lunch break;
- g. Failure or refusal to issue official receipts

3.2. Procedure for Referral

- ARTA shall transmit, via electronic means, the CART Referral Form (Annex E) and complete Case Docket of the Complaint to the Chairperson of the LLFC CART or Head of Agency.
- The LLFC CART Chairperson shall acknowledge receipt of the CART Referral Form and shall turnover the documents to the Customer Care Officer for the latter's appropriate action in accordance with these guidelines.
- LLFC is given full discretion to adopt all lawful methods in resolving the Complaint referred by ARTA.
- LLFC shall submit a CART Referral Report (Annex F) or an equivalent report and return the complete Case Docket to the Public Assistance Division of ARTA within twenty (20 working days.
 - a. In case the complaint is successfully resolved, the Customer Care Officer shall cause the Complainant to sign the Consent to Closure of Complaint (Annex G) and return the same together with the docket of the complaint to ARTA. If the complaint is successfully resolved but LLFC could no longer contact the Complainant or if the latter fails to reply despite diligent attempts to contact the Complainant to execute the Consent to Closure of Complaint, the circumstances leading to the successful resolution of the complaint, proof of resolution and efforts made to contact the

Complainant to execute the Consent to Closure shall be stated in the CART Referral Report.

- b. In case of unsuccessful resolution, the same shall be specified in the CART Referral Report and the case docket will be returned to ARTA together with a copy of the Sworn Affidavit of the Complainant, Counter-Affidavit of the LLFC employee complained of and Recommendation of the CART Chairperson or Head of Agency, as the case may be.
- The twenty (20) day period to resolve the Complaint may be extended once for the same period upon the written consent of the Complainant. In such cases, the LLFC CART Chairperson shall notify ARTA through its Legal and Public Assistance Office of such extension. The notification shall be sent through email at lpao@arta.gov.ph with the subject line: NOTICE OF EXTENSION-CTN XXX-XXXX-XX
- LLFC shall be copy furnished of the Notice of Closure to be issued by the Director for Legal of ARTA.
- During the period that the Complaint is with LLFC, the Complainant may, at any time, submit a Request for Termination of CART Referral (Annex H) to ARTA.

4. COMPLAINTS REPORTING

- 4.1. With the approval from the Board of Directors, the Customer Care Officer shall provide the consolidated Complaints Report to the BSP thru the designated Compliance Coordinator in coordination with LBP – Compliance Management Group (CMG) under the LBP Centralized Compliance Management Framework, copy furnished the Risk Management Office.
- 4.2. Evaluation of risks associated to handling of customer complaints shall be performed by the Risk Management Office, including build-up of Customer Complaints Database.
- 4.3. The Risk Management Office shall prepare report semi-annually and present for approval the risk assessment strategies relating to complaints and other relevant recommendation.
- 4.4. After presentation to the Management Committee, the report shall be submitted to the Risk Management Committee for confirmation.
- 4.5. The complaints statistics shall be included in the company's annual report.

5. INTERNAL CONTROL

- 5.1. All information and pertinent documents in relation to customer complaint shall be classified as confidential.
- 5.2. The Customer Care Officer shall ensure that all documented CIRs, including its supporting documents thereto, are properly filed and monitored.

- 5.3. Employee-related complaint must not be handled by the employee who is the subject of the complaint. In cases where the Customer Care Officer is the subject of the complaint, the Investigating Committee will take-over.
- 5.4. Unresolved complaints shall be reviewed on a weekly basis. The Customer Care Officer shall conduct necessary follow-up with Responsible units concerned to update its status.

6. ADMINISTRATIVE SANCTION

Should LLFC fail to act or process any complaints referred by ARTA within the prescribed period, the Director General or Deputy Director General for Legal shall issue a Show Cause Order directing the CART Chairperson or Head of Agency, to explain within seven (7) working days why no administrative or criminal case should be filed against him/her.

G. EFFECTIVITY

This circular shall supersede all other issuances related to Customer Complaints Management and shall take effect on December 19, 2022.



MICHAEL P. ARAÑAS
President and CEO

CUSTOMER INCIDENT REPORT		
Receiving Unit:	Reference #:	Date:
Date Transmitted :		
A. CUSTOMER DETAILS		
Name of Customer:	Account Number (If any):	
Mailing Address:	E-mail Address:	Telephone/Mobile Number:
Reported by/Signature:	Preferred Means of Communication re response to Incident Report: (select one) <input type="checkbox"/> Telephone <input type="checkbox"/> Mobile <input type="checkbox"/> E-mail <input type="checkbox"/> Home/mail	
A. DETAILS OF INCIDENT		
Subject/Nature of the Incident:	Personnel Unit Concerned:	Date and Time of the Incident:
Other relevant details of the Incident:		
Customer's Recommendation/Expectation, if any:		
Received By (Recipient Unit):	Noted By:	
(Name and Signature of LLFC personnel)	(Head of Unit)	
FOR LLFC PERSONNEL USE ONLY		
B. RESPONSIBLE/RECIPIENT UNIT:		
Analysis of the Incident		
Resolution/Action Taken		
INCIDENT STATUS : <input type="checkbox"/> RESOLVED <input type="checkbox"/> Referred to: _____ <input type="checkbox"/> Forwarded to CCO Date: _____		
Received By (Responsible Unit):	Noted By:	
(Name and Signature of Bank personnel)	(Head of Unit)	

Date: _____

ACKNOWLEDGEMENT RESPONSE

Dear [Name],

Thank you for sharing with us your valuable feedback regarding:

(Insert details of complaint)

We will be communicating your concern to the appropriate unit/s of the company for investigation/resolution. They will be in contact with you within the next (# of Days)

Rest assured that we are committed to deliver promptly and efficient service.

If you have further questions, please contact:

xxx Unit
Tel: xxx
Email: xxx

Yours sincerely,

CUSTOMER CARE OFFICER
LBP Leasing and Finance Corporation

ANNEX C

Date: _____

INCIDENT SURVEY FORM

Dear Valued Customer:

Thank You for taking time to share with us your valuable feedback.

We hope that we have addressed your concern promptly and efficiently.

To help us further improve our services, we would appreciate if you could accomplish the attached survey form.

You may send us the accomplished form thru the following:

Customer Care Desk : Office of the President /CEO
LBP Leasing and Finance Corporation
15th Floor Sycip Law Center
105 Paseo de Roxas, Makati City
Customer Care Contact No. : Telephone No. (02) 8818-2200
customercare@lbpleasing.com

You may also contact our Customer Care Officer from Mondays thru Fridays, 8:30 AM-5:00 PM.

Thank You.

Very truly yours,

INCIDENT SURVEY FORM	
Customer Name:	Date:
1. Where did you access information on how to make a complaint to LBP Leasing and Finance Corporation?	<input type="checkbox"/> Website <input type="checkbox"/> Branch / Office <input type="checkbox"/> Other; Please Specify _____
2. Did you find it easy to let us know of your complaint?	<input type="checkbox"/> Yes. It was very easy <input type="checkbox"/> Yes. It was easy <input type="checkbox"/> No. It was difficult. If so, what are the difficulties you experienced? _____
3. Have we provided you with the following? (Please put a check mark before the appropriate answer)	
a. Acknowledgement letter* within 2 banking days: ___ Yes ___ No	
b. Resolution within the stated time frame: ___ Yes ___ No (If no, please specify the no. of days delay___)	
c. Status update for complex complaint: ___ Yes ___ No	
<i>*Not applicable for complaints lodged thru personal visit or phone</i>	
4. How would you rate the overall professionalism of our personnel who handled your complaint?	<input type="checkbox"/> Very Good <input type="checkbox"/> Good <input type="checkbox"/> Satisfactory <input type="checkbox"/> Needs Improvement. If so, please provide your comments _____
5. With the resolution to your complaint, how would you rate the following: (Please put a check mark before the appropriate answer)	
a. Thoroughness of investigation; ___ Very Good ___ Good ___ Satisfactory ___ Needs Improvement	
b. Completeness of information; ___ Very Good ___ Good ___ Satisfactory ___ Needs Improvement	
Please provide us your comments: _____	
6. Overall, how would you rate our complaint handling process?	<input type="checkbox"/> Very Good <input type="checkbox"/> Good <input type="checkbox"/> Satisfactory <input type="checkbox"/> Needs Improvement. If so, please provide your comments _____
7. Please give any suggestions on how we can improve our services?	
Thank you.	
_____ Signature Over Printed Name	

Customer Feedback

Please take a moment to fill out this survey

- 1. Company Name: _____
- 2. Contact Person:
Last Name _____ First Name _____ Middle Name _____
- 3. Phone Number: _____
- 4. Email Address: _____

5. **Customer Service** (Using a scale of 1 to 5 with 1 being below average and 5 being excellent, please rate how we perform in the following areas by marking the appropriate number),

	1	2	3	4	5
a) When contacting our staff, how would you rate them	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) How would you rate the professionalism and courteousness of our staff?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) After requesting information, how would you rate the accuracy of the information provided to you?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d) How would you rate the way problem situations are handled? If Applicable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Additional Comments:

Name and Signature: _____

Date Accomplished: _____



ANNEX E

CART REFERRAL FORM

TO : XXX
CHAIRPERSON OF CART-XXX / HEAD OF AGENCY

THRU : XXX
SECRETARIAT OF CART-XXX / LEGAL OFFICE/DIVISION/UNIT

RE : XXX vs. XXX docketed as CTN XXXX

DATE : XXX

Pursuant to **ARTA's Memorandum Circular No. xxx** otherwise known as *Guidelines for Nationwide Implementation of Referral and Handling of Complaints Involving Sec 12 (f) and 21 (a) to (g) of R.A. No. 9485, as amended by R.A. No. 11032 to the Committee on Anti-Red Tape (CART) of Government Offices and Agencies*, the above complaint is referred to the Committee on Anti-Red Tape of XXX or to XXX as follows:

Name of Complainant: _____
 Contact Details of Complainant : _____

Government Transaction Involved: _____

Alleged violation of R.A. No. 11032:

- Selling, offering to sell, or recommending specific brands of fire extinguishers and other safety equipment by the Bureau of Fire Protection or any of its officials or employees to any applicant or requesting party or business entity;
- Refusal to accept application or request with complete requirements being submitted by an applicant or requesting party without due cause;
- Imposition of additional requirements other than those listed in the Citizen's Charter;
- Imposition of additional costs not reflected in the Citizen's Charter;
- Failure to give the applicant or requesting party a written notice on the disapproval of an application or request;
- Failure to render government services within the prescribed processing time on any application or request without due cause;

ANNEX F

CART REFERRAL REPORT

TO : DIRECTOR FOR LEGAL AND PUBLIC ASSISTANCE OFFICE
ANTI-RED TAPE AUTHORITY

RE : XXX vs. XXX docketed as CTN XXXX

DATE : XXX

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Pursuant to **ARTA'S Memorandum Circular No. ____** otherwise known as *Guidelines for Nationwide Implementation of Referral and Handling of Complaints Involving Sec 12 (f) and 21 (a) to (g) of R.A No. 9485, as amended by R.A. No. 11032 to the Committee on Anti- Red Tape (CART) of Government Offices & Agencies*, the LBP Leasing and Finance Corporation (LLFC) Committee on Anti-Red Tape submits its report as follows:

- I. Narration of Proceeding Conducted by Cart / Agency
- II. Action Taken by Cart / Agency:
 - Successful Referral, see attached Consent to Closure of Complaint
 - Successful Referral but Complaint failed to sign the Consent to Closure of Complaint, the details of which are as follows:
 - Unsuccessful Referral, see attached Sworn Complaint-Affidavit of Complainant, Counter-Affidavit of Government Employee and Recommendation

Respectfully submitted.

LLFC Chairperson of CART or Head od Agency

Copy furnished:

Complainant

ANNEX G

CONSENT TO CLOSURE OF COMPLAINT

I, _____, Filipino Citizen, of legal age, with address at _____ and may be reached at _____ voluntarily executes this Content Closure of Complaint with the following details:

- 1. I am the complainant in the case filed with the Anti-Red Tape Authority docketed as _____ against _____;
2. My complaint was referred to the Committee on Anti-Red Tape of LBP Leasing and Finance Corporation (LLFC) pursuant to Memorandum Circular No.2021-11, series of 2021;
3. I was notified and participated in the proceedings with the LLFC CART;
4. After discussion, I voluntarily consent to the closure of my complaint because _____;
5. I fully understand the effect of the closure of my complaint.

Signed this _____ day of _____, at _____.

Complainant

Attested by:

ARTA Director
Legal and Public Assistance Office

ANNEX H

REQUEST FOR TERMINATION OF PROCEEDINGS

TO : DIRECTOR FOR LEGAL AND PUBLIC ASSISTANCE OFFICE
ANTI-RED TAPE AUTHORITY
RE : XXX vs. XXX docketed as CTN XXXX
DATE : XXX

Pursuant to ARTA'S Memorandum Circular No. xxx otherwise known as Guidelines for Nationwide Implementation of Referral and Handling of Complaints Involving Sec 12 (f) and 21 (a) to (g) of R.A No. 9485, as amended by R.A. No. 11032 to the Committee on Anti- Red Tape (CART) of Government Offices & Agencies, I am respectfully requesting for the termination of proceedings before the LBP Leasing and Finance Corporation (LLFC) Committee on Anti-Red Tape due to the following:

- The government official complained of is the Chairperson of the CART or Head of the Agency;
Employment of improper conduct by any of the officials of the government agency concerned
which tends to harass or influence me to withdraw my complaint;
Lapse of twenty working (20) days or any extension from the time of the referral to LLFC CART and no resolution is met;
And other analogous instances (pls specify)

I fully attest on the truthfulness of the information submitted.
I understand that any misrepresentation is a ground for the dismissal of complaint.

Respectfully,
Name of Complainant
Contact details