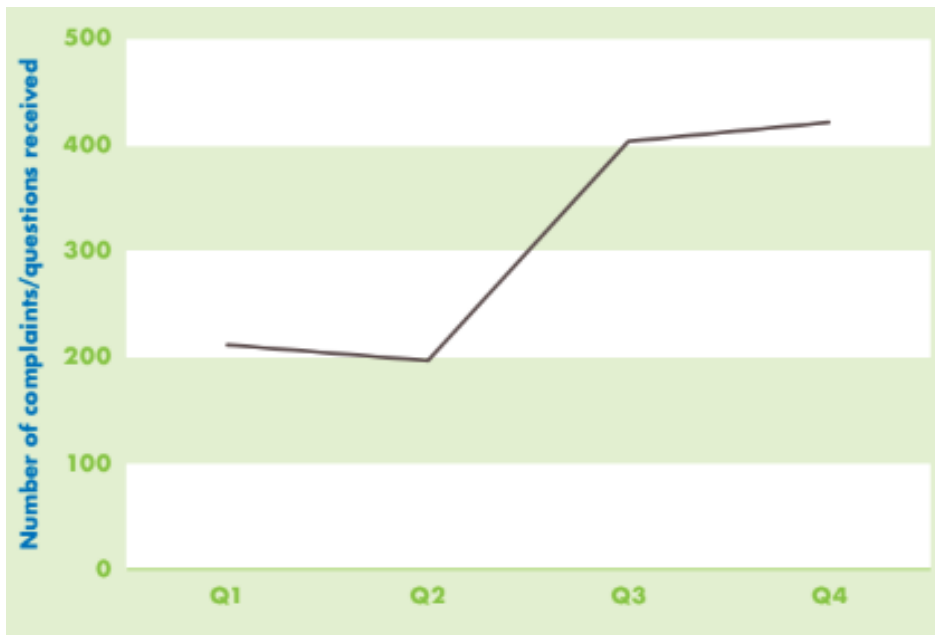


## EXAMPLE COMPLAINTS ANALYSIS REPORT

Management Report—Complaints Analysis—Quarter 4 2017



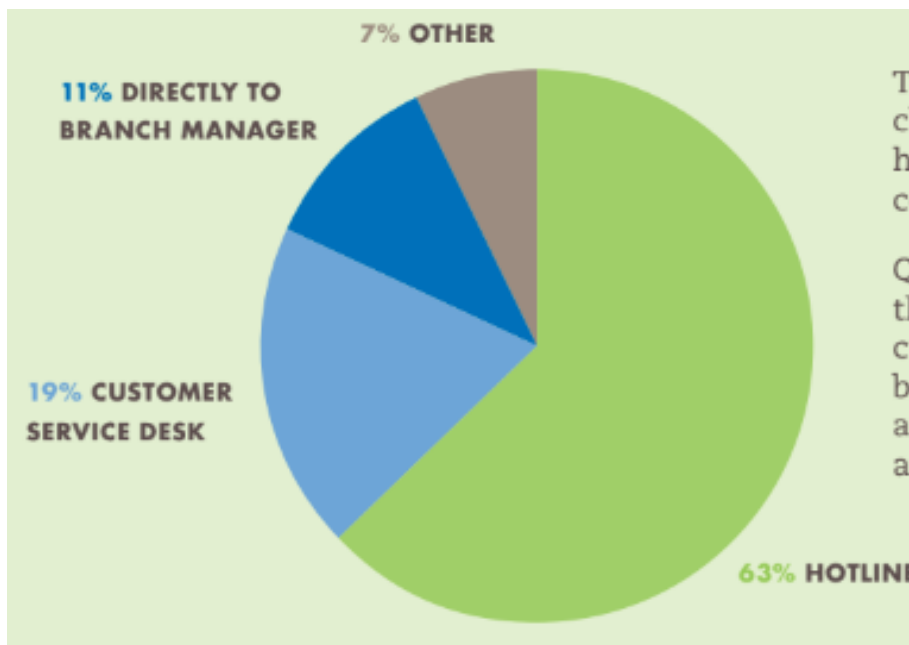
This graph demonstrates that our marketing campaign “We Are Listening!” was effective in increasing client awareness about the client complaints hotline.

### Most common client complaints in Q4:

- Long wait times in branch offices
- Lack of time to ask questions during client orientation sessions
- Repayment problems related to national inflation in Q1 to Q4

These complaints are similar to those in Q3, suggesting possible management action on these items.

### Channel Used by Clients to Complain



These results suggest that clients prefer to use the hotline to ask questions/complain.

Q3 client focus groups found that clients prefer to use customer service desks for branch-related issues such as disbursement delays and account opening questions.

Issue escalated to the Board Ethics Committee in Q4

- Potential fraud case in Lewa Branch. Status: Investigation in **Progress.**