



Cities and Villages Development Bank



Suggestions, Complaints and Right to Information Manual

2019

**Cities and Villages
Development Bank**

Introduction:

The bank's preparation of a manual for suggestions, complaints and the right to obtain information aims to improve and develop the service provided to customers, partners and suppliers and those in need. It serves the purpose of heeding their suggestions and complaints. The manual also included the right to obtain information, and explained the procedure for submitting an application, and responding to it by a committee formed for this purpose.

First: Definitions:

- Suggestion: Written or verbally submitted by those dealing with the bank of a presented idea to improve operational performance and facilitate procedures.
- Complaint: Written or verbally submitted by those dealing with the bank expressing dissatisfaction with a particular service, procedures, method of delivery, or any observations regarding its employees.
- Request for information: A written request, submitted by customers for specific information or a specific document from the bank or one of the branches and offices.

Second: Channels for submitting suggestions, complaints, and requests for information

- The mechanisms for submitting suggestions, complaints and requesting information are defined on the guidance boards inside the head office, branches and offices
- Applications are submitted according to the following channels:
- Suggestions, complaints and information request box at the main branches and other branches and offices.
- Directly relevant employee.
- Public Service Office.
- Open door policy for the bank's leadership.
- Bank Website.
- Bank Email
- Bank P.O. Box
- At Your Service application
- Visits of senior leadership to directorates, branches and offices
- Periodic meetings with customers in branches and offices.

Third: Means of receiving suggestions and complaints and information requests from service recipients

- Suggestions, complaints and request for information form available at the boxes in the main branch, other branches and offices.
- National Call Center.
- At Your Service smart application.
- Bank Website.
- Public Service Office.
- The bank management's open door policy
- Bank Website.
- Bank Email.
- Bank P.O. Box.

Note: The suggestions and complaints form or request for information is filled out with all the required data clearly including name, phone number, email and date of submission.

Fourth: Procedures for handling suggestions, complaints and requests for information

- A committee shall be formed in the bank to manage and address suggestions and complaints and respond to those requesting information on time.

1.1	Upper Management	A committee is formed in the bank to manage and address suggestions and complaints and respond to those requesting information on time.									
1.2	Suggestions and Complaints Committee	Notifying all employees and customers that there are paper channels and a mechanism for submitting suggestions, complaints and requests for information by, for example but not limited to: <ul style="list-style-type: none">▪ Placing instructional posters inside the main branch, branches and offices.▪ Instructional brochures.▪ Periodic meetings with customers.									
1.3		Suggestions, complaints or praise are received from customers and employees through the following channels: <table><tr><td>Special form available at special boxes</td><td>Bank's official telephone</td></tr><tr><td>Bank's official fax</td><td>Bank's Website</td></tr><tr><td>Visiting the bank in person</td><td>Bank's official social media platforms</td></tr><tr><td>At Your Service application www.jordan.gov.jo</td><td>National Call Center 065008080</td></tr><tr><td>E-government portal</td><td>Chatbot service on the Facebook page</td></tr></table>	Special form available at special boxes	Bank's official telephone	Bank's official fax	Bank's Website	Visiting the bank in person	Bank's official social media platforms	At Your Service application www.jordan.gov.jo	National Call Center 065008080	E-government portal
Special form available at special boxes	Bank's official telephone										
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E-government portal	Chatbot service on the Facebook page										
1.4		The stages of handling complaints / suggestions / praise / right to information <table><tr><th colspan="3">First: Stages of handling complaints</th></tr><tr><th>Stage</th><th>Stage name</th><th>Procedures</th></tr><tr><td>First</td><td>Registration, classification and transfer</td><td>1. Checking that the complaint content meets requirements (basic information, subject of complaint) 2. Registering the complaint in (the preliminary documentation form according to the serial number stated on the form)</td></tr></table>	First: Stages of handling complaints			Stage	Stage name	Procedures	First	Registration, classification and transfer	1. Checking that the complaint content meets requirements (basic information, subject of complaint) 2. Registering the complaint in (the preliminary documentation form according to the serial number stated on the form)
First: Stages of handling complaints											
Stage	Stage name	Procedures									
First	Registration, classification and transfer	1. Checking that the complaint content meets requirements (basic information, subject of complaint) 2. Registering the complaint in (the preliminary documentation form according to the serial number stated on the form)									

				<p>3. Classifying the complaint based on the approved classification system.</p> <p>4. Determining the concerned party for the complaint.</p> <p>5. Sending the complaint to the party concerned and specifying an expected due date.</p> <p>6. Calling the complainant to notify him of the expected due date (in coordination with concerned parties)</p>
		Second	Remediation and follow-up	<p>1. Follow-up complaint with concerned party.</p> <p>2. Receive a response from the party concerned with the complaint.</p> <p>3. Response coordination with related parties.</p> <p>4. Contacting the complainant and updating him on his complaint using various communication channels.</p> <p>5. Confirming with the concerned party in case of a delay in response.</p> <p>6. Contacting the complainant again to inform him of the follow-up procedure and expected response time.</p> <p>7. Preparing reports of tardy complaints for upper management.</p>
		Third	Entry and documentation	<p>1. Saving everything related to the complaints in special files.</p> <p>2. Preparing quarterly reports and delivering them to upper management.</p> <p>3. Preparing annual reports and delivering them to upper management.</p>
		Second: Stages of handling suggestions		
		Stage	Stage name	Procedures
		First	Receipt, classification and transfer	<p>1. Checking that the suggestion content meets requirements (basic information, subject of complaint)</p> <p>2. Registering the suggestion in a special form according to</p>

				<p>the serial number stated on the form</p> <p>3. Classifying the suggestion based on the approved classification system.</p> <p>4. Determining the party concerned with this suggestion.</p> <p>5. Sending the suggestion to the concerned party.</p>
		Second	Processing and follow-up	<p>1. Delivering the suggestions to the concerned party to be studied.</p> <p>2. Following up on the suggestion with the Development Department and concerned party regarding the plausibility for implementation.</p> <p>3. Receiving the response from the party concerned with the suggestion.</p> <p>4. Contacting the suggestion provider and informing them of what took place.</p> <p>5. Sending a thank you letter to the suggestion provider.</p>
		Third	Analysis and documentation	<p>1. Saving everything related to the suggestions in special files.</p> <p>2. Preparing quarterly reports and delivering them to upper management.</p> <p>3. Preparing annual reports and delivering them to upper management.</p>
		Third: Stages of handling praise		
		Stage	Stage name	Procedures
		First	Receipt and classification	<p>1. Giving it a serial number</p> <p>2. Recording the praise in a special record</p> <p>3. Determining the concerned party (employee/ department)</p> <p>4. Saving it in the concerned employee's file.</p>
		Second	Processing, follow-up and response	<p>1. Sending a copy of the praise to the concerned party.</p> <p>2. Contacting the praise provider and thanking them.</p>

				<p>3. Sending a copy of the praise to upper management.</p> <p>4. Writing official thank you letters to the party concerned with the praise.</p>
Fourth: Stages of handling a right to information request				
		Stage	Stage name	Procedures
		First	Submitting a paper application	<p>1. Obtaining a paper application form from the Public Service Office, or the forms available at boxes at the main branch, branches and offices.</p> <p>2. Filling out the application with the required information and verify the information found in the form.</p> <p>3. Checking that the question in the application is proper and clear, so the applicant can receive an accurate response.</p> <p>4. Obtaining a review notice and card and following up on the application response.</p>
		Second	Submitting an electronic request	<p>1. Entering on the Right to Information icon on the homepage of the bank's Website.</p> <p>2. Opening the Right to Information specific icon.</p> <p>3. Filling the request form with the requested information and verifying the information found in the request.</p> <p>4. Checking that the question in the electronic request is proper and clear, so the applicant can receive an accurate response.</p> <p>5. Obtaining a notice and following up on the request response.</p>

		Third	Analysis and documentation	<p>1. Inquiring on the result of the request submitted via the bank's Website or telephone stated on the request form.</p> <p>2. An email is received by the person who requested information on the email stated on the request for information form.</p> <p>3. The person requesting the information is contacted in specific situations to clarify the submitted question if the question is unclear.</p> <p>4. The information coordinator commits to answering requests as soon as possible, unless in the cases where the requests require statistical studies, or data for many years. These are replied to quickly if available. In all cases, the reply time whether to respond or refuse shall not exceed (15) days no matter the type of request.</p>
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Second: The application is documented as per the following form

Serial no.	Subject	Name and address	Classification			Communication channels	Processing	
			Complaint	Suggestion	Praise		Preliminary procedure	Final procedure

Third: Complaints are analyzed according to the following form

Main Code	Classification	Sub-code	Description
01	Complaints	01	Service provider
		02	Procedures

				03	Suitability of place of service
				04	Cost
				05	Multiple parties
				06	Automation
				07	Time
				08	Guidelines
				09	Spread out
				010	Other
		02	Suggestion	01	Service provider
				02	Procedures
				03	Suitability of place of service
				04	Cost
				05	Multiple parties
				06	Automation
				07	Time
				08	Guidelines
				09	Spread out
				010	Other
		03	Praise	01	Service provider
				02	Procedures
				03	Suitability of place of service
				04	Cost
				05	Multiple parties
				06	Automation
				07	Time
				08	Guidelines
				09	Spread out
		04	Excluded complaints	01	Malicious
				02	Personal
				03	Lack of jurisdiction
				04	Unspecified
				05	Other
		05	Excluded suggestion	01	Unspecified
				02	Non-measurable
				03	Unverifiable
				04	Unrealistic
				05	Cost
				06	Other

Fourth: Follow-up and evaluation according to the following form on a bi-annual basis

1. Complaint handling form

#	Classification	Processing unit	Degree of importance			Date of receipt and transfer	Declared due date	Actual due date	Response level			Process (handling)		
			High	Medium	Low				High	Medium	Low	Instant	Action plan	None
1														
2														

2. Annual evaluation form for managing suggestions and complaints

Main classification	Sub-classification	Number of complaints	Percentage of total	Percentage growth or decline	Average actual completion	Average target completion	Deviation from targeted average
01							
02							

3. Handling praise/ excluded complaints/ excluded suggestions form

#	Classification	Concerned party	Procedure	Notes

4. Distribution of complaints on internal concerned parties form

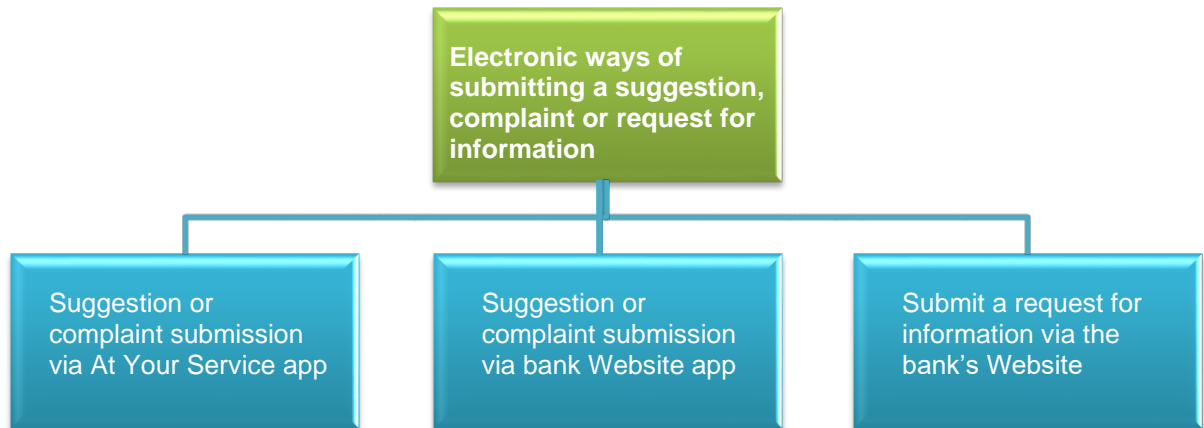
#	Name of concerned party	No. of complaints	Percentage of total complaints	Notes

Receiving suggestions, complaints, praise, or request for information through the aforementioned means of communication. It is entered and given a serial number, and the details of the case are recorded on documentation and follow-up record (Annex 1).

		<ul style="list-style-type: none"> – If the received form contains a request for information, communicate with the person requesting information. – Secure the request in cooperation with the directorate, branch or concerned person. – If the form contains praise for the directorate, branch, office or a specific person, he is communicated with and presented with the praise, and upper management are notified to commemorate him. – If the form contains a suggestion that includes a creative idea and serves a strategic goal, improves bank's operations, or raises customers and employees' satisfaction; it is transferred to the Creativity and Innovation Committee for their opinion. – The Committee classifies and analyzes the submitted complaint according to the form.
1.5		The committee determines the responsible party concerned with the remark (concerned administration, committee, or person), based on the nature of the remark. Sending and raising remarks to the responsible party.
1.6		Examining the received remark. In case the reason for the remark is not due to any underperformance by the bank's employee (an undeserved comment), and the resolution of the remark is not in the bank's hands, or rejection of the remark, the remark provider is notified (by the same means/ manner the remark was received), with an apology and explanation of the reasons for this. The details are documented on the form and remark is closed.
1.7		In case the remark was accepted, the administration concerned with the remark determines and takes immediate required action (immediate problem resolution up to the satisfaction of the remark provider if possible). Communicate with the remark provider with an apology and thank them for providing the remark, and informing them that the bank will do what's necessary to ensure this never happens again.
1.8	Suggestions and Complaints Committee + Manager of the administration concerned with the remark	Examining the remark and finding its root cause.
1.9	Administration concerned with the remark	Appropriate corrective action is taken, a date for execution is agreed upon to be within <u>two weeks</u> from the date of transfer.
1.10	Suggestions and Complaints Committee	<ul style="list-style-type: none"> • Begin processing the remark • When the due date for the corrective action occurs, the Suggestions and Complaints Committee follows up and ensures that the agreed upon corrective action is applied and checks how effective it is in stopping the remark recurrence.

1.11	The responsible party for executing the corrective action	If the agreed upon corrective action is not implemented, the responsible person for executing corrective action and the concerned administration is notified of the remark, and a new execution date is set for the corrective action, and documented in all forms.
1.12	Suggestions and Complaints Committee	While following up on the execution of corrective action, if it were found to be effective in stopping the remark's recurrence, the Suggestions and Complaints Committee contacts the remark provider and notifies them of the corrective action taken (by the same means/ manner the remark was received), and that the remark has been handled. Then the remark is closed, and the approved record for following up on relevant remarks is updated.
1.13		While following up on the execution of corrective action, if it were found to be ineffective in stopping the remark's recurrence, a new corrective action is defined, with a new date of execution. The Suggestions and Complaints Committee's secretary documents this on the form, and updates the approved record for following up on relevant remarks. Then the aforementioned steps are repeated.
1.14		The Committee does
1.15		Prepare reports on the received remarks, on a quarterly basis, in addition to preparing quarterly reports on corrective and preventive measures, and benefitting from their results.
<u>Handling suggestions</u>		

☐ **Fourth: Methods of submitting a suggestion, complaint, or request for information electronically.**



1. The process of submitting suggestions and complaints via At Your Service platform

A. Enter the At Your Service platform through the following link:

<https://jordan.gov.jo/wps/portal/Home/CMU?lang=ar>

B. There are several choices (Ask the government, suggestion, praise, complaint, notification).



C. When selecting Complaint, please fill the mandatory fields (telephone number), so a verification code will be sent to you. Insert it in the verification code field.

D. Select Local Administration



E. From the dropdown menu select “Cities and Villages Development Bank” and fill in the required data.

الدائرة

الموضوع*

التفاصيل*

حدد موقع/مكان الشكوى*

المرفقات

اختر

اختر

بنك تنمية المدن والقرى

وزارة الشؤون البلدية

موقعك الحالي ☐

إزالة No file chosen Choose File

إرسال

عودة

F. Submit the complaint.

2. The process of submitting suggestions and complaints via the bank's Website

A. Enter the bank's Website through the following link:

<http://www.cvdb.gov.jo>

B. Go to the bottom of the display screen and select “suggestions and complaints”

The screenshot shows the header and footer of the CVDB website. The header is a dark green bar with white text and icons. It contains a navigation menu with links to the Home page, About Us, Services, and Contact Us. Below the menu are input fields for the user's name, email, and phone number, and a button labeled 'إشتراك' (Subscribe). The footer is a light gray bar with black text. It contains the CVDB logo and the text 'جميع الحقوق محفوظة © 2018. بنك تنمية المدن والقرى' (All rights reserved © 2018. City and Town Development Bank).

C. Fill in the necessary data according to the fields shown.

The screenshot shows the 'إقتراحات و شكاوي' (Suggestions and Complaints) form on the CVDB website. The form is titled 'إقتراحات و شكاوي' in red. It contains several input fields and a dropdown menu. The fields are labeled: 'الاسم الكامل:' (Full Name), 'الهاتف:' (Phone), 'الهاتف المحمول:' (Mobile Phone), 'الفاكس:' (Fax), 'البريد الإلكتروني:' (Email), 'العنوان:' (Address), 'شكوى أو اقتراح:' (Complaint or Suggestion), and 'التعليق:' (Comment). The 'شكوى أو اقتراح' field has a dropdown menu with the option 'شكوى' (Complaint) selected. The 'التعليق' field is a large text area. There is a red asterisk next to the 'الاسم الكامل' and 'البريد الإلكتروني' fields, and another red asterisk next to the 'التعليق' field. At the bottom right of the form is a button labeled 'إرسال' (Send).

D. Submit the complaint or suggestion.

3. The process of requesting a right to information via the bank's Website

A. Enter the bank's Website through the following link:

<http://www.cvdb.gov.jo>

B. Go to the main menu and select "The right to information"



C. Fill in the required data in the fields shown.

نموذج الحصول على معلومة

عزيزي العميل يمكنك تحميل نموذج طلب الحصول على معلومة [من هنا](#) وارساله على البريد الالكتروني التالي:
Ask@cddb.gov.jo

تاريخ تقديم الطلب

☐ مواطن

☐ مؤسسة / شركة

فئة مقدم الطلب

الاسم الرباعي *

الاسم

اسم الاب

اسم الجد

اسم العائلة

الرقم الوطني *

الرقم الوطني

صورة عن اثبات الشخصية (سارية المفعول)

D. Submit the request.