



## CUSTOMER COMPLAINTS AND SUGGESTIONS HANDLING GUIDE

In order to serve our esteemed customers better, Zambia National Building Society (ZNBS) is pleased to advise you that the Customer Service Advisor of this Branch/Centre has been designated as a focal point for the management of ALL customer complaints and suggestions. ZNBS is committed to a fair and reasonable resolution of your complaints within the shortest possible time.

### AVAILABLE WAYS TO LODGE A COMPLAINT

1. By visiting your nearest Branch and presenting your complaint to the Customer Service Advisor.
2. By presenting your complaint to the Branch Manager.
3. By dropping your complaint in the Suggestion Box at your nearest Branch.
4. By presenting your complaint to ZNBS Customer Service, 1st floor Century House, Head office.
5. By visiting our Facebook page and sending us a message.
6. By sending us a WhatsApp message on 0955-133639
7. By calling ZNBS Customer Service on 0955-133639/ 0953 – 162743/ 0955133159 or short code 686 on Zamtel and Airtel.
8. By visiting ZNBS website on: [www.znbs.co.zm](http://www.znbs.co.zm) and go to contact us.
9. By sending an email to: [customerservice@znbs.co.zm](mailto:customerservice@znbs.co.zm)

### HOW ZNBS WILL ATTEND TO YOUR COMPLAINT

1. All customer complaints and suggestions will be acknowledged by the Society in writing, by telephone or other electronic means with a tracking or reference number to the complainant within two (2) working days.
2. ZNBS aims to provide responses within two (2) working days.
3. If a complaint is complex and likely to take more than five (5) working days to resolve, we will send you a written holding response within two (2) working days.

**If your complaint is not resolved after five (5) working days from the date of lodging, you may contact the Customer Service Manager, based at Head Office on details below: +260 955 133159, Email: [customerservice@znbs.co.zm](mailto:customerservice@znbs.co.zm)**

Customer Service Manager  
Zambia National Building Society  
1st Floor Century House  
Cairo Road  
P.O. Box 30420  
Lusaka.

If for any reason, you are not satisfied with the resolution from the Customer Service Manager based at Head Office, you may write to our Head Branch Support on the following address:

Head Branch Support  
Zambia National Building Society  
4th Floor Century House  
P.O Box 30420  
Century House, Cairo Road  
Lusaka.

If for any reason, you are not satisfied with the resolution from the Head Branch Support you may write to our Director Banking and Mortgages on the following address:

Director Banking & Mortgage  
Zambia National Building Society  
3rd Floor Century House  
P.O Box 30420  
Century House, Cairo Road  
Lusaka.

If for any reason, you are not satisfied with the resolution from the Director Banking & Mortgage, you may write directly to our Managing Director on the following address:

The Managing Director  
Zambia National Building Society  
3rd Floor Century House  
P.O Box 30420  
Century House, Cairo Road  
Lusaka.

Every effort will be made to reach a fair and reasonable resolution. However, if you are not satisfied with the ZNBS resolution, you may appeal to our regulators on the following addresses:

Competition and Consumer Protection Commission  
Fourth Floor, Main Post Office, Cairo Road, P.O Box 349191, Lusaka.  
Telephone: +260 211222775/+260-211222787  
Toll Free Line: 5678, Fax +260211222789  
Email: [zcomp@ccpc.org.zm](mailto:zcomp@ccpc.org.zm)

Bank of Zambia. Bank Square Cairo Road Box 30080 Lusaka. Tel: +260211228888

How did we resolve your complaint? We value your feedback, email us on: [feedback@znbs.co.zm](mailto:feedback@znbs.co.zm)

 [customerservice@znbs.co.zm](mailto:customerservice@znbs.co.zm)