GUIDELINES FOR HANDLING FINANCIAL CONSUMER COMPLAINTS, 2025

BANK OF TANZANIA

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PART I PRELIMINARY PROVISIONS	
Citation	1. These Guidelines shall be cited as "the *Bank of Tanzania Guidelines for Handling Financial Consumer Complaints, 2025*".
Authorization	2. These Guidelines are issued under regulation 50 of *the Bank of Tanzania (Financial Consumer Protection) Regulations, 2019*.
Application	3. These Guidelines shall apply to financial service providers and consumers as defined in *the Bank of Tanzania (Financial Consumer Protection) Regulations, 2019.*
Interpretation	4. In these Guidelines, unless the context requires otherwise: "Act" means the Bank of Tanzania Act, 2006; "Agent" means an entity or individual engaged by the financial service provider to offer products or services on its behalf; "Bank" means Bank of Tanzania; "Complainant" means an individual or entity who has lodged a complaint with a financial service provider or the Bank. "Complaint" means dissatisfaction expressed by a consumer on financial product or service provided by a financial service provider, as opposed to an inquiry; "Complaint Handling Mechanism" means systems and processes established by a financial service provider to effectively manage and resolve consumer complaints; "Consumer" means a person that uses, or has used or is using, any of the financial product or service provided by a financial service provider; "Dedicated Officer" is a person appointed by a financial service provider who is tasked with handling consumer complaints; "Determination" means the process by which the Bank evaluates and decides on consumer complaints; "Eligible Complaint" means a complaint that meets the necessary criteria or requirements in accordance with the provisions of these Guidelines to be processed;

	"Financial Consumer Protection Unit" means the unit designated within the Bank to handle consumer complaints; "Financial service provider" means an institution or individual licensed, regulated and supervised by the Bank; "Inquiry" means consumer's request for information or clarification to financial services provider relating to products or services; "Individual money lender" means a person licensed to undertake microfinance business of lending money in accordance with the provisions of the Microfinance Act, 2018; "Primary Financial Service Provider" means a financial service provider that has direct relationship with a consumer in offering the respective financial products or services; "Secondary Financial Service Provider" means a financial service provider indirectly involved in the consumer transactions; and "Third Party" means an individual or entity that form part of the business processes and which are necessary to support the provision of banking or related financial services.
Application	5. These Guidelines shall apply to financial service providers and consumers as defined in *the Bank of Tanzania (Financial Consumer Protection) Regulations, 2019.*
Objectives	6. The primary objective of these Guidelines is to establish a standardized approach for managing consumer complaints among financial service providers, aiming to enhance consumer satisfaction, trust, and confidence within the financial sector. Specifically, the Guidelines aim to: (a) establish a framework that ensures complaints are managed efficiently, fairly, timely and transparently; (b) provide procedures for submission, assessment, and resolution of consumer complaints; and (c) provide for responsibilities of financial service providers and complainants in the process of handling consumer complaints.
Guiding principles	7. (1) A financial service provider shall adhere to key principles stipulated in Clause 6 (2) when handling complaints to ensure consumer satisfaction and regulatory compliance.

	(2) At minimum, the principles shall include the following: (a) Honesty: presenting all material facts in a clear and accurate manner without any intent to mislead complainant; (b) Confidentiality: respecting consumer privacy and ensure that personal information and complaint details are handled with strictly confidentiality; (c) Transparency: communicating its complaint handling processes, including procedures for submission of complaint and what consumer can expect during the resolution process; and (d) Fairness and equal treatment: treating complainant fairly without any form of bias in any way in handling complaints.
PART II **AWARENESS AND ACCESSIBILITY**	
Strategy for educating consumers about their rights and the complaint process.	8. (1) A financial service provider shall develop and implement a strategy to ensure consumers are adequately informed about their right to lodge complaints and the available mechanisms for handling those complaints. This strategy shall, among others, provide for disclosure of information for complaints handling, open access to compliant submission, process of resolution, appeal and timeframe. (2) The overarching objective of the strategy is to provide clear communication and accessibility to empower consumers to understand their rights and the process for addressing complaints.
Visibility of complaint procedures	9. (1) A financial service provider shall ensure that the consumer complaint redressal mechanism is displayed in a conspicuous position in the public part of its principal place of business and in its branches and agencies.
	(2) At minimum the consumer complaint redressal mechanism poster shall contain the following information:
	(a) channels for submission of complaint. (b) contact information of financial services provider.

	(c) statutory timeline for resolving complaint (Including acknowledgement days and internal escalation process); and (d) procedures for appeal to the Bank specifying the updated Bank's information for lodging consumer's complaints.
	(e) Notwithstanding clause 8(1) a financial service provider operating digital platforms shall conspicuously display the contents of the complaint redressal mechanism on its business premises, website, portal, or social media channels, ensuring accessibility and visibility of the information to consumers. (f) The information in the complaint redressal mechanism poster shall be made available in both Kiswahili and English and provided to consumers free of charge upon request.
Multiple channels for submission	10. (1) A financial service provider shall design submission channels that is secure, efficient, convenient, reliable and appropriate to consumers. (2) A financial service provider shall receive complaints through analog or digital means based on consumer profile.
	(3) For the purpose of clause 9(1&2), a financial service provider shall be required to have at least three channels for receiving complaints.
Assistance to consumers with special needs	11. A financial service provider shall accord assistance to consumers with special needs such as disability or language problems.
Service fee	12. A financial service provider shall not charge any cost, fee, or penalty to a consumer for accepting, handling, or resolving complaints. In addition, telephone channels used for lodging complaints shall be toll free. Provided all complaints received via telephone to be recorded and stored as provided under clause 16 of these Guidelines.
Agents and third parties	13. (1) A financial service provider shall be responsible for addressing complaints related to third party or agents. (2) A financial service provider shall be responsible for maintaining records of all complaints received and resolved by their agents.

PART III.

COMPLAINT HANDLING AND RESOLUTION PROCEDURES BY FINANCIAL SERVICE PROVIDER

Appropriate and effective internal procedure for handling complaints	14. (1) Without prejudice to regulation 5 of the *Bank of Tanzania (Financial Consumer Protection) Regulations, 2019,* that requires a financial service provider to put in place appropriate financial consumer protection policies, a financial service provider shall have internal procedures for handling complaints.
	(2) The internal procedures for handling complaints referred under clause 13 (1) may be standalone document or embed in the existing policies of a financial service provider.
	(3) At minimum, the complaints handling procedures shall include: (a) receipt of complaints; (b) handling and resolving of complaints; (c) monitoring of complaints and its resolutions; (d) reporting and communication of complaint resolutions within the financial service provider and to the Bank; and (e) communication of resolutions to complainant.
	(4) A financial service provider shall approve the policy and ensure the complaints handling procedures are regularly reviewed in accordance with governance structure.
	(5) A financial service provider shall ensure that all relevant staff are aware of internal complaints handling procedures.
Dedicated complaints unit or officer(s)	15. (1) A financial service provider, with exception to individual money lender, shall have a dedicated complaint unit comprised of appropriate complaints handling officer(s) versed in handling complaints.
	(2) For the purpose of clause 14 (1), individual money lender shall have a dedicated officer versed in handling complaints.
	(3) A financial service provider with branch operations or regional offices shall appoint a dedicated officer at each branch or regional office empowered to either resolve complaints or have access to the person who has the authority to resolve complaints.

Training requirements for staff involved in complaint handling	16. A financial service provider shall provide regular relevant training in complaint handling to its dedicated officer(s) to enhance efficiency.
Traceability of complaints	17. (1) A financial service provider shall ensure that the complaint is traceable.
	(2) For the purpose of clause 16 (1), a financial service provider shall assign a unique registration number upon receipt of each complaint.
	(3) The assigned number referred in clause 16 (2) shall be provided to the complainant when such complaint is presented for the first time to the financial service provider.
	(4) Notwithstanding clause 16 (2) the complainant shall be informed of the assigned complaint reference number to enable tracking and future follow-ups.
Minimum complaint information required	18. Upon receipt of the complaint, the financial service provider shall register complaint information as prescribed in the First Schedule of these Guidelines.
Acknowledgment of Complaints	19. A financial service provider shall:- (1) Notify in writing or otherwise, as the circumstance requires, immediately by an acknowledgement of receipt of a complaint. (2) For the purpose of clause 18(1), the notification shall include possible timeline for resolution depending on the nature of the complaint, as stipulated in *the Bank of Tanzania (Financial Consumer Protection) Regulations, 2019.*
Investigation of complaint	20. (1) A financial service provider, upon receipt of complaint, shall: - (a) assess the subject matter of the complaint and establish whether it requires further investigation or not; (b) if it requires investigation, investigate the complaint competently, promptly and impartially; (c) In addition to clause 19 (1) (a) and (b), assess fairly the subject matter of the complaint and see whether the complaint should be upheld and what remedial action or redress (or both) may be appropriate;

	(d) offer any appropriate redress or remedial action; (e) explain to the complainant, in a fair, clear, and non-misleading manner, the assessment of the complaint, the decision made, and any offer of remedial action or redress; and (f) comply promptly with any offer of remedial action or redress which the complainant accepts.
	(2) For the purpose of clause 19(1)(b), the complaint shall be investigated by a person not directly involved in the matter and able to act independently and impartially.
Complaint resolution	21. (1) A financial service provider shall resolve the complaint and present the decision to the complainant within timeframe stipulated in *the Bank of Tanzania (Financial Consumer Protection) Regulations, 2019*. (a) If the financial service provider is unable to resolve the complaint within stipulated time frame, shall: (i) inform the complainant before the expiration of the time specified for the delay and provide reasons; (ii) outline the measures being taken to resolve the matter; and (iii) ensure that the matter is resolved within the time not exceeding half of the period specified in clause 20(1).
	(2) A financial service provider shall notify the complainant of the final resolution using the same channel used or preferred by the complainant.
	(3) In the event that the complainant is not satisfied with the resolution, the financial service provider shall advise the complainant to lodge the complaint to the Bank.
Communication with complainant	22. (1) A financial service provider shall maintain transparent communication with the complainant throughout the entire complaint handling process. This shall include regular updates on the progress of their complaint and any required action.
	(2) A financial service provider shall provide final resolution in writing, clearly outlining the outcome(s), reason(s) for the decision, and further steps the complainant may take, if necessary.

Collaboration with another financial service provider	23. (1) Where a financial service or product involves multiple financial service providers, a primary service provider shall collaborate with secondary service provider(s) in resolving complaints within timeframe provided in *the Bank of Tanzania (Financial Consumer Protection) Regulations, 2019*.
	(2) For the purpose of clause 22 (1), the primary financial service provider that receive the complaint shall analyse the complaint within three working days and escalate the complaint to the relevant secondary financial service provider requesting required information and documentation relating to the complaint.
	(3) Secondary financial service provider shall provide the requested information to the primary financial service provider within three working days after receiving the request.
	(4) Notwithstanding clause 22 (2) and (3), the primary financial service provider shall submit complete complaint to the secondary financial service provider to resolve within five working days and submit feedback to primary financial service provider.
Record keeping	24. (1) A financial service provider shall record and retain information of complaints for at least a period of five (5) years from the date of receipt.
	(2) Information to be retained shall include: (a) Complaint registration number; (b) The nature of the complaint; (c) Any correspondence between the institution concerned and the complainant, including the manner in which the complaint was resolved and details of any redress offered by the financial service provider concerned; and (d) Relevant documentation or evidence of the complaint concerned.
	(3) The records shall be kept in a convenient and accessible form to facilitate discharge to the Bank when requested.
PART IV	

COMPLAINT HANDLING AT THE BANK	
Lodging complaint at the Bank	25.(1) A complainant who is dissatisfied with the decision of a financial service provider or has not received a response within timeframe stipulated in *the Bank of Tanzania (Financial Consumer Protection) Regulations, 2019*, has the right to appeal to the Complaint Financial Consumer Protection Unit at the Bank.
	(2) A complaint may be submitted through any of the following channels during working hours: (a) the SEMA NA BOT website; (b) the SEMA NA BOT mobile application; (c) the SEMA NA BOT toll-free number (IVR); (d) the SEMA NA BOT chatbot; or (e) any other acceptable method, depending on the available communication channels
	(3) The Bank shall receive, process and determine consumer's complaints after being satisfied that: (a) the complaint has been handled by financial service provider to its finality; (b) the consumer has not been satisfied with the decision reached by financial service provider; (c) time for handling the complaint as set out in *the Bank of Tanzania (Financial Consumer Protection) Regulations, 2019* has lapsed without consumer getting notification from the financial service provider; (d) a complaint has not been subject to legal proceedings before a Court or Tribunal or any other competent authority; (e) a complainant has suffered financial loss or material inconvenience; (f) a complaint whose resolution would not affect the right of other party to the complaint who is not interested with the resolution by the Bank; (g) A complaint is not vexatious or not frivolous;

	(h) A complainant has not misrepresented facts of his complaints; (i) A complainant has provided relevant information and documents to assist in the resolution of the complaint; and (j) A complainant fully cooperates in the dispute resolution process.
	(4) Notwithstanding clause 24 (3) non-compliance with clause 24 (3)(h), (i), and (j) shall grant the Bank the authority to dismiss the complaint or resolve it at its discretion.
Notice of submission of response	26. The Bank shall, upon receiving a consumer's complaint, notify the financial service provider to submit the response to the complaint within 10 days from the date of receipt of the notification using form number 1 as provided under Second Schedule made under these Guidelines.
Consequences of not responding to the complaint	27. (1) Where the financial service provider fails to respond to the Bank's notification under clause 25, the Bank shall proceed to determine the matter ex-parte.
	(2) Without prejudice to the provisions of clause 26 (1) the Bank may impose penalties or sanctions as provided under the Bank of Tanzania (Financial Consumer Protection) Regulation, 2019.
Withdrawal of the complaint	28. (1) A complainant has the right to withdraw his complaint at any point during the resolution process.
	(2) The withdrawal request shall be made in writing and submitted to the Bank.
	(3) Upon receiving the withdrawal notice, the Bank shall: - (a) Cease further investigation or action on the complaint; and (b) Provide confirmation of the withdrawal to the complainant and financial service provider in writing.
	(4) A complaint that has been withdrawn shall not be reinstated.

Determination	29. (1) The Bank shall deliver its decision on the matter within time specified in *the Bank of Tanzania (Financial Consumer Protection) Regulation, 2019*.
	(2) The complainant or financial service provider shall be required to either signify his acceptance or non-acceptance of the determination, in writing not later than seven (7) days from the delivery of the determination.
	(3) The Bank shall, in determining a complaint, adhere to the general principles of natural justice and not be bound by strict legal principles. (4) The determination by the Bank on the complaint referred by a complainant shall be binding and conclusive unless a dissatisfied party has lodged an application for review.
Application for review	30. (1) A complainant or financial service provider may request the Bank in writing, within Seven (7) days from the delivery of the determination made in terms of these guidelines, to reconsider such determination.
	(3) The Bank may make decision on reconsideration without further submissions received or may provide an opportunity for the complainant or the financial service provider to provide further written submissions.
	(4) The Bank shall, within twenty-one days from the date of receipt of the application for review, make a determination.
PART V **REPORTING**	
Submission of reports	31. (1) A financial service provider shall submit a report to the Bank on monthly basis, as prescribed in the Third Schedule of these guidelines, through the means of submission as may be decided by the Bank.
	(2) The report referred to clause 30(1) shall be submitted to the Bank within fifteen days following the end of the reference month.

PART VI **MISCELLANEOUS**	
Communication language	32. A financial service provider shall use either use English or Kiswahili language.
Engagement with stakeholders for best practices and improvements	33. (1) A financial service provider shall engage with stakeholders, including consumers, consumer associations, regulatory bodies, and industry experts, through regular consultations and feedback sessions.
	(2) The financial service provider may implement structured feedback mechanisms, such as surveys or focus groups, to gather insights on best practices and areas for improvement in complaint handling and consumer protection.
Commitment to consumer protection and service excellence	34. A financial service provider shall at all times comply with its internal financial consumer protection policies and deliver quality services while handling consumer complaints.
PART VII **ENFORCEMENT**	
Sanctions	35. Noncompliance to these Guidelines shall attract sanctions and administrative measures on any financial service provider, as provided in the Bank of Tanzania (Financial Consumer Protection) Regulation, 2019.
Amendment to the Guidelines	36. These Guidelines shall be amended as and when need arises.
Revocation	37. Bank of Tanzania Guidelines for Banking Consumers' Complaints, 2015 are hereby revoked.

SCHEDULES

FIRST SCHEDULE

(*Made under clause 17)*

Customer's Name	Gender	Employment Status	Employment Sector	Phone Number	Place of Origin	Complaint Category	Nature of Complaint	Value	Modality of Submission	Language	Date of submission	Complaint's registration number	Status	Date the complaint was resolved	Resolution remarks	Key issue(s) noted

SECOND SCHEDULE
(Made under clause 25)

FINANCIAL SERVICE PROVIDER’S RESPONSE FORM (FORM No.1)

<table>
<tr><td colspan="2">Name of Financial Service Provider…………………………...

Address: ……………………………………….......................

Telephone No. …………………………………………………</td><td>No: ………..</td></tr>
<tr><td>Complainant’s name</td><td colspan="2"></td></tr>
<tr><td>Complainant’s Contact Information</td><td colspan="2"></td></tr>
<tr><td>Nature of complaint</td><td colspan="2"></td></tr>
<tr><td>Was the complaint resolved?</td><td>YES: ………..

Date: ………….............</td><td>NO: …….

Date: ………………</td></tr>
<tr><td>If YES, how was it concluded?</td><td colspan="2"></td></tr>
<tr><td>If NO state the reasons</td><td colspan="2"></td></tr>
<tr><td>Supporting evidence</td><td colspan="2"></td></tr>
</table>

THIRD SCHEDULE
(Made under clause 30)

MONTHTLY REPORT FORM (FORM No.2)

Name of Financial Service Provider: ……………………………………...……………

Date of submission: ………………………………………………

S/N	Service/product	Nature of complaint	Amount	Outcome		
				Resolved	Not Resolved	Withdrawn
TOTAL						

Submitted by: …………...………………...Signed…………………Date……………...….

Digitally Signed By
Mr. Emmanuel Mpawe TUTUBA
30/09/2025 10.48 AM
Remarks: APPROVED

Dodoma

Emmanuel Mpawe Tutuba
Governor