

QUESTIONNAIRE
FOR THE ROMANIAN BANKING ASSOCIATION (RBA)
AND SELECTED ROMANIAN INDIVIDUAL BANKS

Introduction

This questionnaire is part of the Background Study that will be conducted on the Establishment of the Banking Ombudsman in Romania. This project is taken under the auspice of the SPI public-private partnership for Romanian financial sector modernization set up by the Ministry of Public Finance, the National Bank of Romania and the Romanian Banking Association with the support of Convergence Program. The purpose of this questionnaire is to help analyze the current status of consumer protection in the banking industry.

The questionnaire answers are strictly confidential. For any question, please contact Ramona Bratu (Ramona.bratu@convergence-see.eu) or Oana Nedelescu (oana.nedelescu@convergence-see.eu).

SECTION I.

1. What is the total number of complaints you have received from your customers in the past three years?

# of complaints	2004	2005	2006	Total

Out of which:

1.1. Please indicate in how many cases the problem has arisen for the first time, (referring to customers' statements)?

1.2. In how many cases have you provided an answer to the customer?

1.3. In your opinion, as a general evaluation of the last three years complaints, the cause of complaint was the fault of:

- Your bank personnel
- Consumer's lack of banking knowledge/information
- Or both

You can write a percentage in each box according to your judgment.

- 1.4. In how many cases your bank has:
- a) accepted the ground of complaint
 - b) rejected it
 - c) partially accepted/rejected

1.5. What is the number of cases when you and the customer (complainant) have agreed on a mutually acceptable settlement?

1.6. If the bank has awarded compensation to the client for the damages occurred or resolved the issue amicably, how long did it take to settle?

1.7. What has been the amount of compensation you have offered your customers in the last two years, in absolute value?

Please specify in Romanian Lei

What percentage of the total complaints does it represent?

1.8. Was the customer happy with the compensation? Yes No

1.8.1. If no, did he/she pursue the matter further? Yes No

1.8.2. If yes, please specify:

- a) *with NBR*
- b) *with ANPC*
- c) *with the court*
- d) *no idea*

1.9. Has the customer provided clear evidence of the complaint and supporting documents?

Could you specify the percentage of cases when the customer had:

- a) *sufficient supporting documents & evidence*
- b) *insufficient documents*
- c) *no documents*

SECTION II.

2.1. Have you set up an internal complaint handling system?

Yes

No

If your answer is yes, then go to 2.1.1 – 2.2, otherwise proceed directly to 2.2.

2.1.1. When did you establish it _____

2.1.2. Does your branch personnel know about this? _____

2.1.3. Are your customers aware of this? _____

2.1.4. How do you inform your customers about the complaint system?

2.1.5. How do you gather your customer complaints?

a) By mail

b) By phone

c) By appointment with one of your representatives

d) By e-mail

e) Other, please specify _____

<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>

Please tick where appropriate.

2.1.6. How many specialized staff are dealing with customer complaints?

2.1.7. How quickly do you respond to your customers?

a) within a week

b) within a month

c) 1-3 months

d) 3-6 months

<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>

2.1.8. What compensation systems do you have in place?

2.1.9. What is the ratio of complaints resolved, or presumed resolved, through banks' internal complaints processes?

2.1.10. How do you consider your in-house complaint resolution system?

a) very effective b) effective c) somewhat effective

if the answer to 2.1.10. is b and c, please specify the reason why:

and what could be further improved to make it more efficient

2.2. How do you resolve your customer complaints?

2.3. Do you know any other Romanian banks that have established an internal complaint resolution system?

Yes No

If your answer to 2.3. is yes, please proceed with questions 2.3.1. and 2.3.2.

2.3.1. Please mention some of the names of these banks:

2.3.2. Please provide comments on the efficiency of these systems.

2.4. Have you ever been approached by RBA, NBR, ANPC or APC in seeking resolution on behalf of consumers?

Yes No

If yes, what is the number of cases? _____

And what has been the result in %?

positive negative deadlock

2.5. Have you ever sought assistance and collaboration from the Romanian Bankers' Association or the National Bank of Romania?

Yes No

If yes, please describe this experience

SECTION III.

3.1. Please fill out the following table with information of complaints broken down by subject matters:

	Complaint breakdown by subject heading:	2004	2005	2006	% change
	a	b	c	d	e
1.	Deposits/savings				
2.	Payment instruments (delay, poor instructions)				
3.	Guarantees				
4.	Investments				
5.	Lending Products				
6.	Debit/Credit cards				
7.	ATMs				
8.	Internet banking				
9.	Personnel negligence				
10.	Interest miscalculations				
11.	Unfair treatment				
12.	Misleading advertising				
13.	Improper advice				
14.	Fees & charges				
15.	Transaction errors				
16.	Breach of privacy				
17.	Breach of contract				
18.	Bad administration				
19.	Lack of information				
20.	Other				
	TOTAL				

3.2. Please provide information on cases by type of complainants:

	Type of Complainants	2004	2005	2006
1.	Individuals			
2.	Small businesses			
3.	Medium size and large companies			
	Total			

3.3. What has been the main request of the customer in these complaints?

Please specify in the box the number of cases.

- a. *Contract cancellation*
 - b. *Proper service delivery*
 - c. *Honoring of bank commitment*
 - d. *Reimbursement of costs and damage incurred*
 - e. *Guarantee enforcement*
 - f. *Information or advice*
 - g. *Other*
- Please specify _____

3.4. Please specify the average time-taken to resolve a complaint:

- a. *0-1 month*
- b. *1-3 months*
- c. *3-6 months*
- d. *6-12 months*
- e. *1 year - up*

SECTION IV.

4.1. From the total number of complaints received how many of these:

- Have been processed with the court:
- out of which:*
- a) *Are still in court proceedings:*
 - b) *Are closed:*

4.2. From those closed, how many have been

- i) *Resolved in your favor*
- ii) *Resolved in favor of your customer*

4.3. How long does it generally take for the customer to resolve litigations through court procedures?

- 1 - 6 months
- 6 -12 months
- over 1 year

4.4. Does the customer generally hire a lawyer/solicitor to take legal action in the court?

Yes No

4.5. Who has paid the lawyers/court proceedings cost? _____

4.6. What is the total cost of court proceedings for the cases you lost from customer litigations last year in Romanian lei? _____

SECTION V.

5.1. What is your general perception of your bank's image in terms of customers' satisfaction with the service provided?

a) very good b) good c) satisfactory d) not very good

if you have answered yes to c and d, then please respond to 5.1.1.:

5.1.1. Please specify the reason for your answer

5.2. How do you consider court solutions to customers' litigations?

Partial transparent no comment

5.3. Have you ever conducted any survey on customers' satisfaction in your bank?

5.3.1. If yes, when _____ and what have been the main findings _____

5.3.2. According to this survey, what has been the main complaint of your customers?

a) Bureaucracy b) lack of response c) delay d) partial solution