RULES OF CLAIMS AND SUGGESTIONS

1. DENOMINATION
   Policy of complaints and suggestions

2. OBJECTIVES
   a. GENERAL
      Establish procedures and responsibilities to address complaints and suggestions made by Fondesurco external customers.
   b. SPECIFICS
      - Have a system to deal with claims and customer feedback
      - Channel complaints and suggestions to the appropriate bodies to provide timely responses.
      - Develop a register of complaints and suggestions to take appropriate action.

3. TARGET AUDIENCE
   FONDESURCO clients submit a complaint of a service and/or product provided by FONDESURCO. Customers are all natural or legal persons who have or have had a service provided by FONDESURCO. Complaints and suggestions should address their interests and legally recognized rights.

4. PERSONS RESPONSIBLE
   The Marketing Manager is responsible for the implementation and control of this manual. The manager’s assistant will have the task of recording, monitoring and responding to complaints and suggestions as instructed by his supervisor.

5. MECHANICAL WORKING
   a. GEOGRAPHICAL SCOPE
      To be implemented in all agencies.
   b. TIME
      - This manual will be permanent, with the option to make necessary or desirable changes to the rules.
      - The claims will be resolved according to their urgency, being from 1 day to a maximum of 15 days. (A list of claims and response time follows below)
c. REGISTRATION MEANS

The means of receiving complaints and suggestions are:

- Half Written: The same format will be via Claim (Form No. 1), and formatting tips (Form No. 3) these formats should be placed in the mailbox for complaints and suggestions. The mailbox will be opened on Friday by the agency head (for control purposes the mailbox will be opened in the presence of auxiliary credits, failing the cashier, proceeding to develop a record), who will send out the content along with the Minutes (See Exhibit No. 3), so you can be received in Arequipa on Saturday by the Marketing Assistant.

- In the case of the person responsible Arequipa Suggestions will be the Marketing Assistant, proceeding to open the mailbox every Friday in the presence of a representative of Internal Audit or in his absence the Head of Risk.

- Medium E-mail: You will have the same validity as the formats written for this medium to create the mail clientes@fondesurco.org.pe; this mail will be monitored daily by the Assistant Manager of Marketing. This post will be advertised in all Fondesurco flyers, as well as on the poster to be found within the Agency.

- Personal disclaimer: When a customer comes in the agency with a claim, the credit assistant will input the client information to the database via a form (Form No. 2) which allows access to this information in real time, these claims are recorded, printing and delivering a copy to the person. If the credit assistant is not available, the cashier will take his/her place. Once entered the claim into the system may be revised in Arequipa by the Marketing Assistant. Those with access to the system will be the Auditor, the Manager of Marketing and Marketing Assistant.

d. RESPONSE MEANS

To response a claim will be sent in three ways:

- Half Written: this mode applies when the person, author of the complaint, does not have a phone number. Shall be maintained, which should indicate whether how the claim and the method of settlement proceeds. This notification will be delivered in a maximum period of 20 days the complaint was filed. Management affected by the claim, will be responsible for drafting the Charter with a copy to Marketing, we will send to the appropriate Agency, to the Head of Agency delivered to the customer concerned.

- Middle Email: We hereby respond to the complaints filed by it, like the print media claims arriving by this means will be channeled to the respective managements, who will send the answer to Marketing Management. For them to come to dispatch to the affected person. It will have a maximum of 20 days from receiving your complaint.

- Media Phone: There will be a call to the person affected; indicating whether or not your complaint proceeds within a maximum of 20 days after the complaint was filed. The call is made by the Marketing Assistant, once you have received a response from Respective Management.

- Media Staff: In the case that further explanation is required, there will be an appointment with the person affected by the claim, stating the reasons whether your claim proceeds or not later than 20 days after submission of the claim. Once given the results, the Department
of Marketing is responsible to arrange an appointment with the customer, to be in Agency, this interview will be conducted by the Head of Agency.

To answer a suggestion:
The feasibility of the suggestion and its solution will be published monthly on the website, or on the bulletin board of each agency. In this case it is not compulsory to post shall only be made when the suggestion has caused great impact. In case that the suggestion is appropriate, will send a letter of appreciation to the generator itself.

e. PROCEDURE
PROCEDURE FOR THE USAGE OF SUGGESTIONS:
- Is known as a suggestion, any proposal of an idea to be taken into consideration when performing an action.
- The suggestion may be made by all customers and not customers of the institution as to improve the quality of customer service, or bring about an improvement in the products provided by the institution.
- The Marketing Assistant, recorded the suggestions received, likewise held monthly statistics of the suggestions, they will be posted on the website and / or bulletin board.
- Once registered the suggestion, by any means set out above, will go to the area of Marketing who will evaluate the feasibility of the suggestion, or failing according to the suggestion this will be channeled IDI Headquarters.
- The implementation of the suggestion will depend on its viability, which depends on the respective analysis of the management committee of FDS, which defines the area responsible for implementation.

PROCEDURE FOR THE TREATMENT OF CLAIMS
- It is known as claims, the expression of dissatisfaction made to an organization related to your products or services where it is expected a response or resolution explicitly or implicitly.
- The claim can be presented by all clients of the institution as to improve the quality of customer service, or bring about an improvement in the products provided by the institution.
- Are considered valid the claims that have all customer data (Name, agency, identity, signature)
- Once registered, the claim by any means will pass to the Marketing Manager, who will channel the complaint to the proper area.
- Claims can be solved immediately claims if there submitted in person, the resolution of these claims will depend on their nature, can be solved by any employee of the company; all claims will be recorded in the system (Form No. 2) as well as the time of solution and form.
You must give a copy generated by the system to the customer.
- All claims are to be destined at the Marketing Area, the same that is responsible for processing and referral to the proper area, and tracking them to resolution.
- The response and mode of settlement of the claims must be submitted by the Managers, within a maximum term of 7 days with a copy to Marketing Management. (See Annex Nº2)
- The response and mode of settlement of claims must be filed not later than 20 days from the date of the claim, reporting by telephone, written or personal to the person generating it.

f. CHANNELING

After submission of complaints and suggestions, they will be received by the Marketing Manager, who will be responsible for channeling and monitoring. Each management shall appoint a person responsible that responds to complaints and suggestions.
<table>
<thead>
<tr>
<th>Claims and Suggestions mainly related to:</th>
<th>Be Channeled to:</th>
<th>Time of Solution:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Erroneous information in the credit bureau and / or correction of information</td>
<td>Business Management</td>
<td>Maximum 7 days</td>
</tr>
<tr>
<td>Breach of contract clauses, policies, conditions, agreements.</td>
<td>Business Management</td>
<td>Maximum 7 days</td>
</tr>
<tr>
<td>Illegal Interest charges, fees, charges, fees, insurance and other charges</td>
<td>Business Management</td>
<td>Immediate</td>
</tr>
<tr>
<td>Incorrect fee payment calculation, amortization, interest</td>
<td>Business Management</td>
<td>Immediate</td>
</tr>
<tr>
<td>Problems with checks (bad cast, rejected, duplicated, false)</td>
<td>Business Management</td>
<td>Maximum 7 days</td>
</tr>
<tr>
<td>Breach of banking secrecy</td>
<td>Business Management</td>
<td>Maximum 7 days</td>
</tr>
<tr>
<td>Poor attention by agency personnel</td>
<td>Business Management</td>
<td>Maximum 7 days</td>
</tr>
<tr>
<td>Modification of interest rates, commissions, or other agreed conditions</td>
<td>Business Management</td>
<td>Maximum 7 days</td>
</tr>
<tr>
<td>Delay in care</td>
<td>Business Management</td>
<td>Maximum 7 days</td>
</tr>
<tr>
<td>Delivery of a counterfeit</td>
<td>Business Management</td>
<td>Immediate</td>
</tr>
<tr>
<td>Problems regarding the division of debts</td>
<td>Business Management</td>
<td>Maximum 7 days</td>
</tr>
<tr>
<td>Delay or failure in the return of documents worth / assets</td>
<td>Business Management</td>
<td>Maximum 7 days</td>
</tr>
<tr>
<td>Delays in the disbursement</td>
<td>Business Management</td>
<td>Immediate</td>
</tr>
<tr>
<td>Appropriation erroneous data in the system</td>
<td>Business Management</td>
<td>Maximum 7 days</td>
</tr>
<tr>
<td>Delay or failure of sending correspondence (letters of charge, payment schedule, etc.)</td>
<td>Business Management</td>
<td>Maximum 7 days</td>
</tr>
<tr>
<td>Delivery of counterfeits, agency Arequipa</td>
<td>Administration Management</td>
<td>Immediate</td>
</tr>
<tr>
<td>Dissatisfaction with the processes of products</td>
<td>Development Management</td>
<td>Maximum 7 days</td>
</tr>
<tr>
<td>Long and difficult procedures for each product</td>
<td>Development Management</td>
<td>Maximum 7 days</td>
</tr>
<tr>
<td>Inadequate interest rates</td>
<td>Development Management</td>
<td>Maximum 7 days</td>
</tr>
<tr>
<td>Products not in accordance with customer needs</td>
<td>Development Management</td>
<td>Maximum 7 days</td>
</tr>
<tr>
<td>Incorrect or misleading information on operations, products, services, and promotions</td>
<td>Marketing Management</td>
<td>Maximum 7 days</td>
</tr>
<tr>
<td>Lack of seasonal promotions</td>
<td>Marketing Management</td>
<td>Maximum 7 days</td>
</tr>
<tr>
<td>Lack or delay in the call center</td>
<td>Marketing Management</td>
<td>Maximum 7 days</td>
</tr>
<tr>
<td>Computer system failures that hinder operations and services</td>
<td>TI Management</td>
<td>Maximum 7 days</td>
</tr>
</tbody>
</table>
6. **FORMATS**

The Formats for Submission of Claims:

**Format 1:**

This format will be the means of writing, this will have a carbonless copy, which will be delivered to customer demand generator and / or suggestions should be completed by the client if the client is unable to complete the form, this will be completed by the responders by staff entering your claim is true to the system, and print a copy to the client.
FORMATO DE RECLAMOS
Fondesurco, líderes en crédito para el desarrollo rural

Nº ............
Fecha / / Día Mes Año

AGENCIA ________________________

Los datos solicitados en estos recuadros son indispensables para enviarle la resolución

Apellido Paterno Apellido Materno Nombre

DIRECCIÓN

Anexo Calle Nº

TELÉFONO: _________________ CELULAR: _________________
E-MAIL: ____________________

DESCRIPCIÓN DEL MOTIVO:

________________________________________________________________________________________________________________________

________________________________________________________________________________________________________________________

________________________________________________________________________________________________________________________

________________________________________________________________________________________________________________________

________________________________________________________________________________________________________________________

FIRMA

DNI: ____________________

Gracias, estamos para servirlo.
Fondesurco, líderes en crédito para el desarrollo rural
Av. República de Argentina Nº 326 - La Negrita - Arequipa
www.fondesurco.org.pe Télf: 054 283715

Note: This is the form a client uses to lodge a formal written complaint, it collects the persons basic contact information alongside provides space for the client to present their case.
Format 2:
This form will be the virtual setting, or generated by the system, the same that once filled by the Auxiliary Credit, you must print a copy for the customer who must have the Vº Bº, and the signature.
Will have the following characteristics:
- Claim No. auto generated by the system.
- Auto generated Date by the system.
- Fecha autogenerada por el Sistema.
- A list will be generated for the following items: agency name, name of the person providing care, and reason.

<table>
<thead>
<tr>
<th>Nº</th>
<th>Fecha Ingreso</th>
<th>Fecha Salida</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

Agencia | Atendido por:
|        |              |

Datos Solicitante

<table>
<thead>
<tr>
<th>Apellido Paterno</th>
<th>Apellido Materno</th>
<th>Nombre</th>
</tr>
</thead>
<tbody>
<tr>
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</table>

<table>
<thead>
<tr>
<th>Calle</th>
<th>Número</th>
<th>Anexo</th>
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<tbody>
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<table>
<thead>
<tr>
<th>Teléfono</th>
<th>E-mail</th>
<th>Motivo</th>
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</table>

Descripción


Solución


______________________  ____________________  VºBº
Firma Solicitante               VºBº

Note: What is above shows how the system visualizes the content of Form 1, in order for the institution to keep track of the complaints received.
Format 3
The format with written suggestions:

Note: These are feedback forms located in the branch offices, which allow clients to rate their satisfaction with the institution and also to submit any suggestion they might have into the suggestion boxes.
7. **COMUNICATION**  
   a. **MESSAGE**  
      The opinions of our clients counts  
      Because you are the most important  
   
   b. **COMUNICATION MEANS**  
      - Posters  
      - Posters with telephone information  
      - Website  
      - Fondesurco Staff  

8. **STAFF INVOLVED**  
   a. **HEADQUARTERS**  
      Marketing Department  
      Business Department  
      Development Department  
      Finance and Administration Department  
      IT Department  
   
   b. **BRANCH OFFICES**  
      Agencies Head  
      Credit Assistant  
      Cashiers  
      Analyst  

9. **CONTROL MECHANISMS**  
   The person responsible to monitor and control will be the marketing assistant, it will provide a  
   monthly report with the following information:  
   - Number of complaints and suggestions addressed and resolved in a month.  
   - Average time to respond to claims and suggestions.  
   It is produced monthly statistics on complaints and suggestions, all of which must be posted on  
   the website for public knowledge, if you do not have internet in some area, it shall be public on  
   the bulletin board. The statistics contain information on the cause of claim, amount and  
   resolution in favor of the firm or the client.
10. REQUIRED:
- Agencies must be available to the public the information regarding the process of care suggestions and complaints, pointing out clearly the requirements and all information necessary to process the same, in accordance with laid down in this document.
- The Internal Auditor should have a copy of all keys to the mailboxes, so when you make your visits to the agencies and also access the system for complaints and suggestions.

11. PROCESS MAPPING: See Annex Nº 1 y Nº 2.
Note: The two flowcharts below detail the complaints handling process by the institution. It divides tasks from client, branch office, marketing managers and general management in order to produce a timely response for clients and a way to solve the original problem.
CLIENT PRESENTS SUGGESTION

SUGGESTION IS RECEIVED

PROCESSING OF SUGGESTIONS

IS THE SUGGESTION VALID?

YES

FORMULATES PROJECT

NO

END

RECEIVES LETTER

SEND LETTER TO CLIENT

WRITES THANK YOU LETTER
ANNEX #2
COMPLAINTS HANDLING PROCESS FONDESUCRO

CLIENT

START

CLIENT PRESENTS A COMPLAINT

1 DAY

DIRECTIONING OF COMPLAINT TO PROPER AUTHORITY

5 DAYS

INSTITUTION RECEIVES COMPLAINT

MANAGEMENT RECEIVES COMPLAINT

1 DAY

CLIENT RECEIVES ANSWER

4 DAYS

SEND COMPLAINT ANSWER TO CLIENT

2 DAYS

RECEIVES ANSWER FROM MANAGEMENT

NO

IS THE COMPLAINT VALID?

YES

7 DAYS

SOLUTION IS WORKED OUT

7 DAYS

INCLUDE IN STATISTICS

7 DAYS

END

CLIENT

BRANCH

MARKETING DEPARTMENT

MNGEMENT
VERIFICATION RECORD Nº _____

I. GENERAL INFORMATION
- Agency :
- Date :
- Time :

II. DATA FORMAT
- Nº of claims format :
- Nº of format suggestions:

III. VERIFIERS

<table>
<thead>
<tr>
<th>POSITION</th>
<th>NAME</th>
<th>SIGNATURE</th>
</tr>
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</table>

IV. OBSERVATIONS

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Seeing as it testifies to the statement in the record regarding the number of complaints forms and applications, as well as not missing the count and distribution of any of them.

_________ _____ 2010