CUSTOMER GRIEVANCE REDRESS HANDLING PROCEDURE

Marketing Department
EDSB

Version 4.0

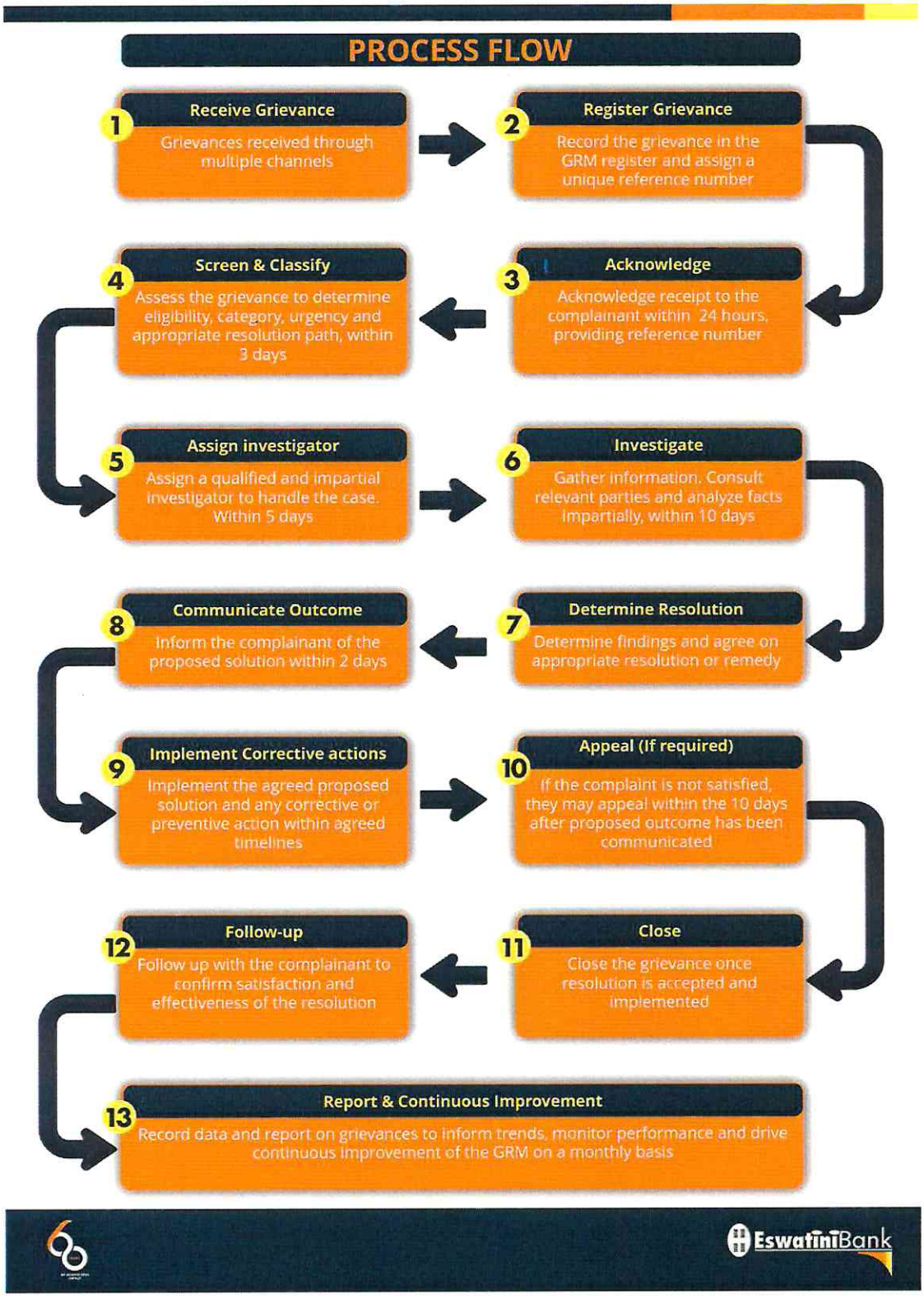
1.0 PURPOSE

The purpose of the procedure is to establish a standardized process for receiving, recording, assessing, investigating, resolving, monitoring and reporting complaints and grievances. The procedure applies equally to customer complaints and Environmental and Social (E&S) grievances, ensuring that all grievances are managed consistently through one institutional grievance management process.

2.0 SCOPE

This procedure applies to all grievances received under the Grievance Redress Policy and covers complaints relating to the Bank's products, services, operations, employees, contractors and projects. It also applies to complaints, inquiries, concerns, suggestions and feedback relating to actual or potential Environmental and Social (E&S) impacts associated with projects financed or supported by the Bank. Sexual exploration, Abuse and Harassment grievances shall be managed in accordance with the Bank's SEAH procedure while remaining registered within the Banks overall grievance redress mechanism.

3.0 PROCESS FLOW



4.0 GRIEVANCE REDRESS LEVELS AND ESCALATION FRAMEWORK

In alignment with the **Banks Environmental and Social Policy and Customer Service Charter**, the Bank shall maintain a multi-level grievance redress system to ensure that grievances are addressed at the most appropriate level, while allowing escalation where resolution cannot be achieved. The table below describes the different levels that shall be adopted by the GRM;

Table 1:Grievance Redress Level and Escalation Framework

Level	Grievance Resolution Level	Responsible Structure	Role in Grievance Resolution
Level 1	**Operational / First Point Resolution**	Relevant Department, Branch, Business Unit or Project Team	Receives and attempts to resolve routine grievances at the point of origin. Ensures grievances are recorded, acknowledged, investigated and resolved within defined timelines. Provides feedback to complainants and escalates unresolved matters.
Level 2	**Bank Grievance Redress Function**	Grievance Redress Focal Point (Marketing and Communications Department)	Coordinates the GRM, registers and tracks grievances, facilitates investigations, ensures compliance with procedures, monitors resolution timelines and supports fair and impartial resolution of escalated grievances.
Level 3	**Grievance Redress Committee**	Multidisciplinary Grievance Redress Committee	Reviews complex, disputed or unresolved grievances; ensures independent and impartial assessment; approves corrective actions; oversees sensitive cases; and recommends further escalation where required.
Level 4	**Executive Management Review**	Management Committee / Executive Management	Reviews unresolved high-risk grievances, systemic issues, reputational risks, and grievances requiring strategic decisions or additional resources. Ensures appropriate corrective and preventive actions are implemented.

Level 5	**Board Oversight**	Board of Directors	Provides governance oversight for significant, unresolved or high-risk grievances, including those involving material environmental and social risks, regulatory concerns or institutional accountability.
Level 6	**External Remedies**	Relevant Authorities, Judicial Systems, GCF Independent Redress Mechanism	Where internal mechanisms are exhausted or where appropriate, complainants may access external remedies, including relevant government authorities, judicial processes, or the GCF Independent Redress Mechanism for grievances related to GCF-financed activities.

Name	*Title*	*Signature*	*Date*
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