

Customer Service Center

The mechanism of answering and responding to outgoing and incoming calls for “Tamweelcom” company customer service.

Methods of data collection and customer requests and needs identification.

First: Incoming calls

Categorizing incoming calls into the following:

➤ Customer Inquiry Calls:

The mechanism to answer the phone: The customer service associate answers phone calls in a courteous manner, where he/she starts with “Good morning” for the morning shift or “Good afternoon” for the afternoon shift according to the following mechanism:

- Good morning/Good afternoon, this is “Tamweelcom”, (Name of employee) from customer service speaking, how may I help you?
- The associate listen carefully to the caller and tries to fully answer all his/her inquiries correctly and in a timely manner or receive the complaint or the suggestion transparently, showing no bias to the customer or the party complained of.

After answering all inquiries, the associate says the following:

- (When there are no more questions) Do you have any further questions, Sir/Madam?
- Thank you for calling, “Tamweelcom “is happy to serve you.

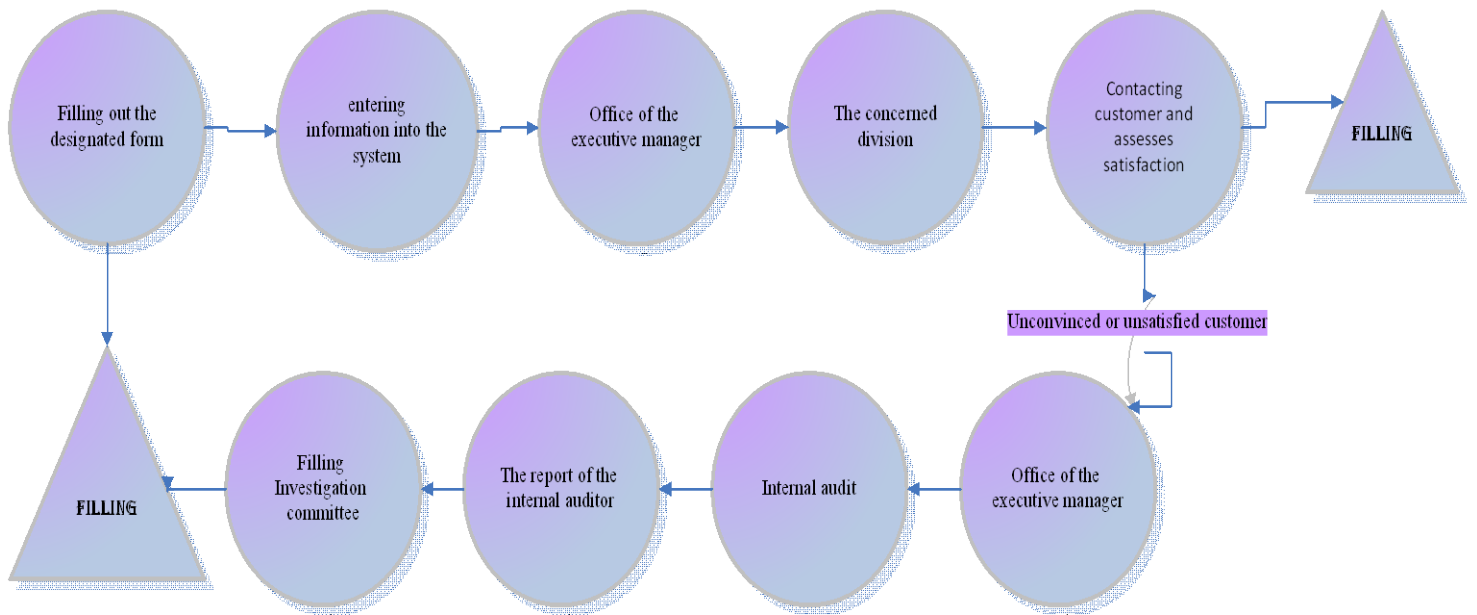
The customer service associate writes down the customer’s name, branch, and customer’s phone number. The associate also record his notes onto the inquiry form for purposes of quality control and following up with the customers. (Incoming calls Form)

The customer service associate ends the call asking the customer about any other inquiry and thanking him/her for calling. The associate inform the customer incase of any inquiry to call the customer service number stating that the company is always ready to serve customers.

➤ Complaints and Suggestions Calls:

The customer service associate courteously answer calls, starting with “Good morning” during the morning shift and “Good afternoon” for the afternoon shift, followed by stating the company name(Tamweelcom). The associate listen carefully to the caller giving correct and complete answers to customer inquiries and questions.

The associate writes down the customer information and record the customer’s suggestion or complaint onto the designated form (Complaints and Suggestions Form) through a specific process as follows:



The customer service associate confirms to the customer that his/her complaint will be addressed and the error that happened will not occur again, also the customer will be contacted soon to evaluate his/her satisfaction on how the complaint was handled.

In case of answering the call of a customer who was not convinced or satisfied of the way his complaint was handled, the associate fill out a new form indicting the customer dissatisfaction attaching it to the old form. The complaint begins the same process once again.

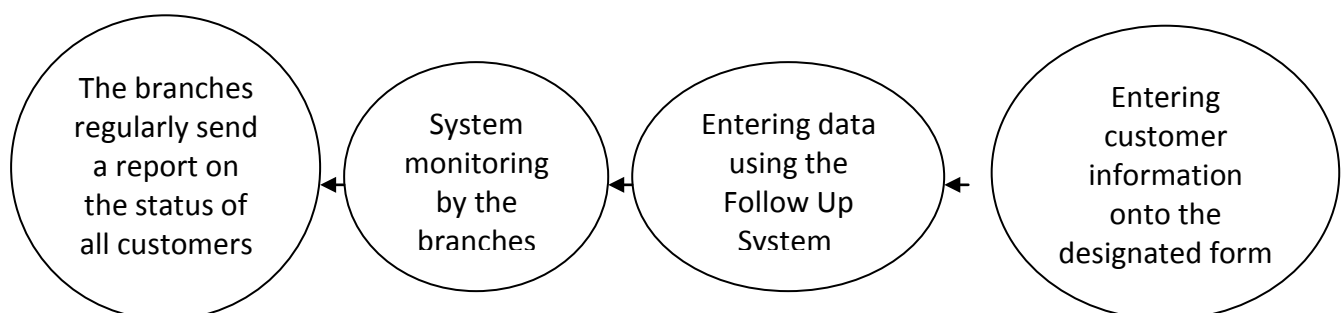
➤ **Calls of advertising campaigns:**

The customer service associate courteously answer calls, starting with “Good morning” during the morning shift or “Good afternoon” for the afternoon shift, followed by stating the company name(Tamweelcom). The associate listens carefully to the caller and follows the designated procedures of advertising campaigns incoming calls.

The associate speaks about the company (Tamweelcom) and its non-financial services, free services and prizes, among those are:

- Providing “Ayyadi” market service, Educational grants for committed customers, Trips, and valuable prizes.

When finished speaking about the company, important information about customer such as his phone number, residence area and how he heard about the company should be recorded. (Incoming calls form)



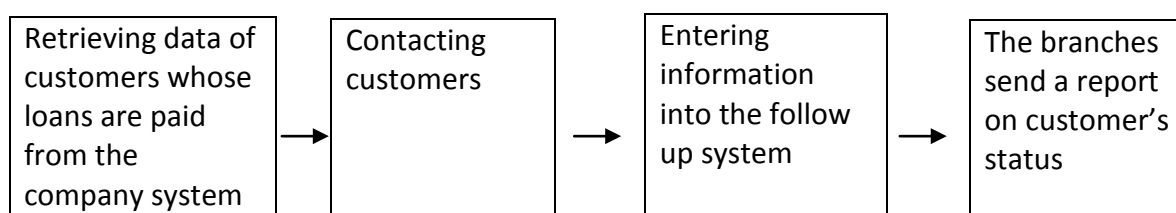
The customer service associate ends the call asking the customer whether he/she has any further inquiries, thanking him for calling and advising him to contact the customers' line should he has any inquiry. The associate also states the company will always be glad to serve him.

Second: Outgoing Calls

✓ Renewal Campaign:

The customer service associate calls customers whose loans are paid off but did not renew. The associate inquire about the reason for not renewing the loan, using non-financial, additional services and renewal special privileges as means to convince customer to contact the branch to renew their loans.

The associate also record customers' notes on the reason for not renewing their loans in order to try to address the company problems or errors involved. A designated form shall be used for that (Form of calls to customers whose loans are paid)(Customer satisfaction form)



✓ Extending coverage to new areas or inaugurating new branches:

The customer service associate retrieves data of callers who previously called but their areas were not covered by the company. The associate then calls and inform them of new coverage or inaugurating new branch at their areas to fulfill their loan needs to develop their projects.

The potential customer should be informed of the new branch location, phone number, the company loan policy and the company advantages and free services. A designated form shall be used for that purpose (Potential customers form). Having finished calling, all information collected by the customer service associate should be sent to the new branch through the follow up system to enable follow up with potential customers and maximize the company clientele.

✓ Calling the missed calls (Incoming calls):

The customer service associate calls the phone numbers listed on the company system under "Missed Calls" or "Unanswered calls". The associate starts by informing the caller about the company "Tamweelcom" then receive any questions or inquiry, providing him/her with the correct needed information about the company policy, non-financial and free services.

In case the caller is a current customer who has a certain inquiry or question, the associate provides the correct answer and tries to maintain his satisfaction. Then, the associate adds names of those callers and the information he collected from the phone call to the follow up system, so these information are sent to all the company branches and the reports follow-up within the branches in order to maintain best customer follow-ups.

✓ **Contacting customers whose checks were voided:**

The customer service center receives the void checks from the processing division where the customer service associate calls the customers to inquire about the reason for not being able to cash the check. Then, record the information onto a form designated for void checks and regularly prepares the reports needed and finally, resend void checks to the processing division.

Third: Collecting customer's data through the website (Not active)

Through customer connecting service, "Tamweelcom" seeks to establish a link between the company families of entrepreneurs and subsequently provide them with lower cost resources to buy the supplies for their vocations or enterprises.

Through this service, "Tamweelcom " customers has benefited through exchanging expertise, developing interrelated professional skills and concluding trade deals with different external sources.

The customers can benefit from customer connecting service after filling out the designated form which is available on the website (Subscription Form). In case customers like more information related to this service, they can also fill a form to request information (Customer connecting service) which is also available on the website (Form of requesting information about customer connecting service).

Fourth: Investing customer needs in improving services:

"Tamweelcom" uses the following approach to Invest customer needs in improving services:

