



Procedures for
Social & Environmental Management System
Communications

1. BSP has an established procedure that allows BSP customers and the public to make enquiries or express concerns related to the bank's products and services or general complaints.
 - High Level customer complaints are directed to the company secretary's office.
 - General customer queries, media queries and complaints come through the Customer Service Centre via servicebsp@bsp.com.pg and escalated or addressed accordingly.
 - Queries raised via BSP's social media channel are also to be channelled through this email address and then escalated/addressed.
 - BSP also has a contact us form on the website www.bsp.com.pg/Contact-Us/Contact-Form
 - A person, community or other external stakeholder, such as a civil society organisation, can submit their questions or concerns related to BSP's Social and Environmental Management System (SEMS) Policy and/or projects financed by BSP to BSP Public Relations Unit either by sending an e-mail to the following e-mail address: servicebsp@bsp.com.pg or by sending a letter by mail to the address: BSP Public Relations Unit, P.O Box 78, PORT MORESBY, Papua New Guinea
2. Where the questions or concern relates to a project financed by BSP, the interested or affected party is first encouraged to discuss the matter directly with the project company. In cases where the question or concern was not addressed sufficiently at the project level, interested parties may submit their query to BSP in writing providing the following information:
 - a. Name and contact Information of the sender;
 - b. Name of the project and/or company to which the concern relates
 - c. Description of the concern and any supporting documentation
 - d. Date of the incident or action giving rise to the complaint (if applicable);
 - e. Specific remedy sought (if applicable);
 - f. Any other information as deemed appropriate by the sender.
3. BSP's Marketing & Public Relations Department, will provide a confirmation of receipt to the sender with 1 business day of receiving the written question or concern, and inform them that they will receive a response in writing within 5 business days – the response cannot contradict the bank-client confidentiality agreement and any other confidentiality laws.
4. The Marketing & Public Relations Department will review the content of the communication and will decide if a response is necessary. If so, it will draft a response, with involvement from the relevant Business Unit/ Coordinators responsible for the project. A draft response will be submitted within 3 working days to the respective General Manager for approval. If the General Manager approves the draft, the marketing team will forward the response to the sender. Any changes to the draft response proposed by the General Manager will be consulted with the marketing team, and its final version will be sent to the sender no later than 5 business days from the receipt of the communication.

5. In cases where the Marketing & Public Relations Department, following point 4 of this procedure, and in consultation with relevant coordinator, investment/portfolio teams, considers that the communication from the sender raises serious Environmental and/or Social issue(s) for a portfolio project, the relevant officer will immediately contact the client to seek any relevant information, and may carry out additional investigation. If such investigation leads the project team to conclude that the project is not meeting BSP's SEMS Policy, an officer will inform the Chief Credit Officer regarding this. The SEMS Officer or delegate will prepare Corrective Action Plan (CAP) that should be discussed with and implemented by the client.
6. Further to initial acknowledgement of the enquiry, BSP will then send a follow-up response to the sender about any steps requested from the client once the CAP is drafted and accepted by the client. This will be no later than 90 working days from the receipt of the original communication.
7. Information about this procedure is available on the BSP Bank's website as well as in visible places at all BSP Branches. A contact form can also be completed on the BSP website (<http://www.bsp.com.pg/Contact-Us/Contact-Form.aspx>). There is no cost of fee associated with submitting a question or concern through this procedure. Interested and affected parties may submit queries or concerns without fear of retribution, and may request that BSP not disclose the names of individuals to the project company without prior permission.
8. The Marketing and Public Relations Department will log and track all public inquiries received by way of this procedure including date received; date the response was sent; and issues raised.