

## **Banrisul's Ombudsman breaks new ground among financial institutions**

“Transparency is a vital element of quality management.” That is how Banrisul CEO Fernando Lemos describes the importance of the work performed by the Bank's Ombudsman Department, adding that it was the first Brazilian financial institution to implement an ombudsman service, in 1991.

The institution has participated in the Customer Service Commission of Febraban (Brazilian Bank Federation) for two years, helping draft the National Monetary Council resolution that regulates the creation of ombudsman departments at banks.

According to Andréa Cabral, who has served as ombudsman since 2003, the implementation of the system is important not only for guaranteeing consumers' rights, but also for improving the company's procedures. Cabral says 78% of cases involving client losses are due to problems with customer service or with service operations.

In 2003, Banrisul reorganized and streamlined its ombudsman operations so that all suggestions, questions and complaints are sent directly to the managers involved. Last month, the department dealt with 2,440 calls, 91.11% of which were resolved.

“Although the Brazilian Central Bank establishes a 30-day limit for responding to clients, Banrisul's Ombudsman Department takes on average three days”, points out Cabral, recalling that the Bank has been taking part in the Consumer Defense Forum for three years.

The ombudsman department believes it is crucial to bear in mind that consumers can gather important information for improving the company's operations. “We seek neutrality and independence. We must stay open to understanding the reasons behind certain complaints”.

Cabral also recalled that even though many problems are often specific, they can help identify general faults in the institution's operations. “Our role is to guarantee individual rights and transform complaints into positive changes for the company”, said Cabral, adding that each month the unit prepares reports and data that are sent to the Bank's management.

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