

## ENVIRONMENTAL AND SOCIAL MANAGEMENT SYSTEM / ENVIRONMENTAL AND SOCIAL POLICY

### **Appendix 10: Mechanism for handling complaints and grievances related to Bank financing**

1. The Grievance Mechanism collects and examines complaints or claims related to the impacts arising from the activities financed by the bank. It is an essential element of our Policy for managing the environmental and social risks of our operations. It establishes the operational rules and procedures and will be made available to General Management and shared with our partners and intermediary financing institutions to deal with complaints from all those who have suffered harm resulting from a project or a activity financed by the bank. The Grievance Mechanism will be used as an early warning, assessment and follow-up tool for complaints related to the bank's activities.
2. The Bank's complaints mechanism aims to provide the public with a means of addressing questions or concerns concerning the institution's environmental and social policy and / or projects financed by La Banque Agricole, and the provisions allowing the Bank to respond quickly. The department in charge of institutional communications manages this process of receiving, reviewing and responding to communications from external stakeholders.
3. Anyone, a community or an external stakeholder, such as a civil society organization, can submit their questions or concerns to the Bank by sending an email to [labanqueagricole@labanqueagricole.sn](mailto:labanqueagricole@labanqueagricole.sn) or a physical mail to: General Management of the bank 31-33, rue Amadou Assane NDOYE x Colbert, BP 3890, Dakar, Senegal.
4. When the question or question relates to a project financed by the Bank, the persons affected or concerned are first called upon to discuss the question directly with the project structure. If the question or problem in question could not be adequately addressed at the project level by the structure concerned, the affected parties may address their concerns to the Bank, in writing, by providing the following information:
  - a. Name and contact details of the sender;
  - b. Name of the project and / or structure concerned by the problem;
  - c. Description of the problem and supporting documentation;
  - d. Date of the incident or action giving rise to the complaint (if applicable);
  - e. Specific repair sought and / or requested (if applicable);
  - f. Any other information deemed appropriate by the sender.
5. The department responsible for the Bank's institutional communication will confirm to the sender that the complaint has been received within [48] hours of being sent, and inform them that it will receive a response in writing within 15 working days.
6. The department responsible for the Bank's institutional communication will examine the content of the communication and write a response in relation to the credit officer responsible for financing the project. A draft response will be submitted within 10 working days to the Head of Corporate Communication for approval. If the Head of the department responsible for corporate communications approves the proposal, the department in charge of corporate communications will send the response to the sender. Any modification of the proposal by the communication manager will be shared with the credit manager responsible for financing the project and the final version will be sent to the sender no later than [15] days from receipt of the communication.

7. In the event that the department responsible for institutional communication, in accordance with point 5 of this mechanism and in consultation with the competent credit manager, considers that the sender's concern poses serious environmental and / or social problems for a portfolio project, the competent loan officer will immediately contact the client for any relevant information and may conduct an additional investigation if necessary. If the investigation concludes that the project does not comply with the Bank's E&S policy, the instructing agent informs the Commercial and Marketing Director and the Commitments and Risk Director of this fact. The appropriate E&S Manager or [a designated consultant] will prepare an additional corrective action plan (SCAP) to be discussed and implemented by the client.
8. The department in charge of institutional communication will then send a second response to the sender concerning the steps requested from the client once the SCAP is ready and accepted by the client, but at the latest [60] working days from receipt of the original message.
9. Information concerning this mechanism is annexed to the Environmental and Social Policy and available on the Bank's website as well as in all the offices and agencies of the Bank. There are no costs or fees associated with submitting a question or problem through this mechanism. Parties / people interested and / or impacted by bank financing can submit questions or concerns without fear of reprisal, and can request that The bank does not disclose the names of the people in the structure / project without prior authorization.
10. The Head of Corporate Communication, via the website, is responsible for recording and forwarding all inquiries, complaints received from the public, including the date of receipt; the date the response was sent; and the issues raised.