

**PRESS RELEASE****FOR IMMEDIATE RELEASE****GLOBAL CUSTOMER SERVICE WEEK 2025: THE CUSTOMER AT THE HEART OF BANKING SERVICE DELIVERY**

This year's Global Customer Service Week, on the theme: "*Mission Possible – Making the Impossible Possible*," resonates deeply with our institutional legacy. It reminds us that progress is driven by belief, commitment, and the courage to challenge the boundaries of possibilities. The Bank of Ghana (BoG) has consistently demonstrated these values, not only in its macroeconomic stewardship but also in protecting and empowering consumers.

Since its establishment on **March 4, 1957**, the BoG has embodied the spirit of possibility. With a vision to create an independent sovereign monetary authority, the Bank has become a pillar of stability, innovation, and resilience.

The BoG continues to prioritise the protection of consumers, recognising them as vital stakeholders in the banking ecosystem. In line with this commitment, BoG introduced the **Consumer Recourse Mechanism Guidelines**, a framework designed to ensure fair, transparent, and timely resolution of customer complaints across regulated banking institutions.

The guidelines require institutions to establish robust internal complaint handling mechanisms that not only resolve customer complaints but also serve as a diagnostic tool for identifying systemic weaknesses and improving service delivery. Additionally, the guidelines empower institutions to monitor recurring issues and mitigate the associated risks.

In ensuring an effective complaint resolution regime, the BoG adopts a **three-tiered Complaint Resolution Framework**:

1. **Financial Institutions:** Financial Institutions are mandated to receive and resolve customer complaints as the first port of call.
2. **Bank of Ghana** – The Bank will take up all referred or unresolved complaints or disputed decisions and arbitrate.
3. **Law Courts** – Where a consumer is dissatisfied with the decision of the Bank of Ghana, he/she may seek redress in the court of Law.

The channels for reporting complaints comprise email, phone, WhatsApp, walk-in and postage as given below:

- **Email:** complaints.office@bog.gov.gh
- **WhatsApp:** 0593974486
- **Postal:** Head, Financial Stability Department, Bank of Ghana, P.O. Box GP 2674, Accra
- **Walk-in:** 4th Floor, Urban Block, Bank Square, Accra and Regional Offices
- **Phone:** 0593974486

The Bank of Ghana commends regulated banking institutions for their ongoing efforts in delivering customer-focused services and implementing robust complaint resolution systems. This is a shared commitment towards making the impossible possible—by turning challenges into opportunities and placing the customer at the heart of banking service delivery.

As we celebrate this year's Customer Service week, the Bank of Ghana entreats all its regulated institutions to uphold the spirit of "*Mission Possible*"—by committing to excellence in customer service, embracing innovation, and ensuring that every customer interaction reflects values honed out of fairness, transparency, and responsiveness.

Together, let us continue to make the impossible possible.