

CUSTOMER COMPLAINT HANDLING

POLICY

NATION LANKA FINANCE PLC

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Introduction

Nation Lanka Finance PLC is committed to providing our valued customers exceptional customer service. There may, however, be situations that may arise from time to time whereby the customer may feel he/she has been dealt with or treated unfairly. Whatever the nature of the concern may be, we'll treat all such concerns professionally, openly and courteously. As a valued customer, this is what will be expected from the Company.

If a customer has a complaint about a particular product or service, our Branch officer appointed to handle customer grievances or the Customer Relationship Management(CRM) Division will ensure that the complaint is addressed quickly and fairly.

Internal Process to be followed to handle customer grievances

- An officer should be assigned in each Branch to handle customer grievances and if the officer is unable to resolve the issue it is the responsibility of that officer to refer the matter to the next decision making authority namely the Branch Manager and failing which the CRM Division.
- A data base should be established to record all customer complaints and an officer from the CRM division should be assigned to be in charge of this data base. All complaints received by the Branches and Head Office should be entered into this data base. This officer shall be responsible to report unresolved customer complaints periodically to the senior management of the Company. Senior Management should take prompt corrective action on the unresolved matters.
- Arrangements should be made to acknowledge any complaints in writing within a reasonably short period of time and inform the complainant of the procedure that will be followed by the Company for the resolution of the complaint. The contact details of the officer handling the complaint should be given to the customer.
- Complaints should be accommodated either verbally or in writing.
- Customer should not be treated unjustly during this period.

Complaint Process

- **Step 1.**

The Customer concern should be discussed first with the relevant Branch officer assigned to handle customer grievances. Based on the concept that open dialogues resolve most issues, our experience also confirms that most concerns have been dealt with at this level.

- **Step 2.**

If the assigned officer of the Branch is unable to assist the customer, they should escalate the complaint to the next level(i.e. the Customer Relationship Management (CRM) Division). Depending on the concern, the customer should be referred to the Manager - Brand & Client Relations who will review the complaint. If the Manager – Brand & Client Relations is not available, our CRM staff should inform the customer that they will attend to the concern and revert back during the course of the day.

- **Step 3.**

If the escalation of the complaint also does not resolve the concern, the customer should be directed to contact the Compliance officer by giving the contact details of the Compliance Officer.

- **Step 4.**

The Compliance officer should respond as soon as is reasonably possible by acknowledgement of the complaint and after receiving all necessary documentation. The Compliance officer will thoroughly and objectively investigate the customer complaint. Nation Lanka Finance Plc, commits to respond to all formal complaints within 3 working days of receipt by the Compliance officer unless additional documentation is required. If additional documentation is required, Nation Lanka Finance PLC will respond within 7 days of receiving all required documentation. Nation Lanka Finance PLC's final decision will be provided to the customer in writing.

- **Step 5**

If the customer is not satisfied with the final decision of the Compliance officer and wish to pursue his/her complaint further, the customer can refer his concern to the Financial Ombudsman for a solution. The contact information of the Financial Ombudsman is displayed in all our Branches.

Contact Information of the CRM Division

By mail:	Manager Brand & Client Relations Nation Lanka Finance PLC No.28,Dickmans Road, Colombo 05, Sri Lanka
Tel	+94 114 760 800
Fax	+94 114 760 867
Email	crm-ho@nationlanka.com