

CBC FINANCE LIMITED

GUIDELINE FOR CUSTOMER COMPLAINT HANDLING PROCEDURE

1. C B C FINANCE LTD (CBCF)'S POLICY

CBCF always welcomes the information and feedback from customers, which will enable CBCF to improve the quality of service provided. In the process, CBCF recognizes the value in complaints and will accept the complaint openly. A Complaint is seen as an opportunity to review and evaluate the service we deliver. The complaints handling procedure of CBCF will be clear for everyone to understand and will give our customers the confidence that a complaint made will be treated confidentially and with no retribution.

2. OVERVIEW

- I. The complaints may arrive through channels publicized for that purpose or through any other contact details or opportunities the complainant may have. All complaints received, whether formally logged or not must be captured by CBCF and classified for escalation, review and action as required and to see that they are dealt with promptly at the first opportunity.
- II. Anonymous complaints will not be accommodated, unless it is supported with verifiable solid evidence.
- III. All complaints will be treated seriously and dealt with the aim of resolving it promptly.
- IV. The staff member receiving the initial complaint will attempt to resolve the issue in the first instance or escalate same to the Branch Manager/Department Head
- V. An attempt must be made to resolve the issues raised in the complaint within a reasonable time period without unnecessary delays.
- VI. If for any reason a reply cannot be sent within three working days, an acknowledgement by way of an interim reply should be sent to the complainant informing that the matter is receiving attention and if possible, explaining the reason for the delay.
- VII. As stated in the Customer Charter, it is a customer's right to access the services of the Financial Ombudsman. If the customer is not satisfied with the response from CBCF, it can be intimated to him to escalate the issue to the Financial Ombudsman. Where necessary, customers may be provided with the contact details of the Financial Ombudsman.

- VIII. A notice should be displayed prominently at the branch premises stating the phone number/email address to whom the complaint should be directed
- IX. Two separate files should be maintained at all Business Units to record the "Pending Complaints" and "Resolved Complaints".
- X. The Pending Complaints file should always be under the custody of the Head of the respective Business Unit.
- XI. Once a complaint is fully resolved, the record should be transferred from "Pending Complaints" file to the "Resolved Complaints" file.
- XII. Thereafter, copies of the complaint along with the subsequent correspondence should be forwarded to Head of HR & Operations for record purpose.
- XIII. The Copies of the final correspondence with the customer should be attached to the account mandate as well.
- XIV. The records should be maintained for a period of six years from the date a complaint was resolved.
- XV. While resolving the complaint where any staff member is identified with negligence or deliberate violation of laid down Circular Instructions, Policies or Guidelines of CBCF, such incidents too will be investigated and suitable action will be initiated.

The above box should be displayed at a prominent place, to allow customers to have easy access. The box should be locked and key maintained with the Branch Manager or a designated Officer of the branch.

3. PROCEDURE

The Complaints may be made in person, over the telephone or in writing as determined by the customer. The Customers must be encouraged to forward written complaints via letters handed over to staff or placed in the Suggestion Box or e-mails.

All complaints whether of serious or trivial nature should be brought to the notice of the Branch Manager/Head of the Department.

The staff member will advise the complainant of the complaints process and inform them that they can speak to the Branch Manager/ Head of the Department should they wish to do so.

The branch manager/ Head of Departments shall acknowledge the complaint In writing with contact details of the officer/officers handling the complaint withing five (05) working days.

CBCF shall upon receipt of a complaint from the customer CBSL/Financial ombudsman, resolve such complaint within 21 calendar days. If unable to resolve a complaint within 21 calendar days shall notify the complaint before the expiration of 21 calendar days giving reason for the extension (maximum 3 months) and measure taken to resolve the matter so far.

3.1 **WRITTEN COMPLAINTS**

3.1.1. **Written complaints received at the Business Unit**

The staff member receiving a written complaint should follow the procedure stated below;

- a. Place the date stamp on the complaint.
- b. Ensure that the complainant's identity (NIC/Passport number), account number, telephone number and any other relevant details are available.
- c. The Receiver should attempt to resolve the issue. If resolved, a notation should be made to that effect.
- d. The customer should be informed in writing and a copy of such letter should be attached to the complaint.
- e. If it needs to be investigated further, an interim reply (Annexure 1) should be sent within 03 days to the customer.
- f. If the complaint cannot be resolved by the receiver, it should be escalated to the next level within the Branch/Department
- g. Until resolved, the complaint should be maintained in the "Pending Complaints" file under the custody of the Branch Manager/Head of the Department
- h. A complaint that cannot be resolved within the Branch/Department and where the customer is not satisfied with the efforts made within, the matter should be escalated to the Head of HR & Operations to seek advice accordingly.
- i. The Head of HR & Operations will further investigate and act accordingly and prepare a response to the complainant within a reasonable time period without undue delays.

3.12. **Written complaints placed inside the Suggestion Box**

CBCF has introduced a Suggestion Box to each branch to encourage customers to submit any recommendation or suggestion they may have with regard to a product, service or a business process of CBCF.

Branch Managers are advised to follow the procedure laid down below.

- i. The above box should be displayed at a prominent place, to allow customers to have easy access. The box should be locked and key maintained with the Branch Manager or a designated Officer of the branch.

- ii. The Branch Manager should ensure that designated Officer clears the box on a daily basis, outside the business hours. Such cleared contents should be placed for Branch Manager's perusal.
- iii. The submissions should be perused by the Branch Manager. Any generalized comment, without containing a specific suggestion or issue should be ignored. With a notation from Manager to this effect, such suggestions should be filed in a box file opened for "Suggestions".
- iv. Any complaint or suggestion received, which can be handled at branch level, should be attended to by the Manager and the submission should be filed in the box file mentioned above with suitable remarks from the Manager.
- v. Any complaint or suggestion received, which is beyond the purview of the Manager, should be forwarded to the Head of HR & Operations for his attention or onward transmission to the relevant Department of Head Office. A copy of such submission with Branch Manager's comments should be filed in the box file.
- vi. The Branch Manager should send an appropriate reply to the customer and file a copy of the reply along with the relevant submission in the box file mentioned above for future reference.
- vii. All pending items should be followed up by the Branch Manager on a monthly basis.

3.1.3 **Written complaints to the Chairman, Managing Director and Chief Operating Officer**

- a. All customer complaints received by the Chairman, Managing Director/CEO and Chief Operating Officer, as deemed fit will be directed to Head of HR & Operations and Head of Credit & Branch Administration.
- b. Such complaints will be referred to HR Committee for investigation and to take prompt action accordingly.
- c. A copy of the reply sent to the customer should be filed with the complaint record and with the customer mandate maintained at the Branch/Department as well as with the Head of HR & Operations.

3.1.4 **Complaints received via the CBCF's Official Webpage and e-mail**

- a. All complaints will be accessed initially by the Compliance Officer and will be directed thereafter to the appropriate Business Unit under copy to Head of HR & Operations.
- b. The Branch Manager/Head of Department will acknowledge and attend to the complaint, depending on the nature of the complaint.
- c. All correspondence with the complainant and related parties will be made under copy to the Head of HR & Operations.

3.1.5 **E-mail complaints sent direct to an official mailbox of any Manager of CBCF**

- a. The complaint must be acknowledged immediately upon receipt under copy to the Head of HR & Operations and Head of Branch Administration & Credit.
- b. Relevant Business Unit should follow the procedure set out under Section 3.1 in customer handling procedure explained above.

- c. Where the complaint is deemed to be handled at a different unit, the e-mail should be forwarded immediately to the relevant unit under advice to Head of HR & Operations.

3.2 VERBAL COMPLAINTS

- i. A complaint made by way of telephone or in person at any given location of the CBCF, will be considered as a verbal complaint.
- ii. In the event the person receiving the verbal complaint is not equipped to handle the particular complaint, it should be escalated immediately to the Branch Manager/Department Head for further guidance.
- iii. The person who receives a verbal complaint should:
- Write down the facts of the complaint in the prescribed format (Annexure ii)
 - Inform the complainant of the formal complaint resolution procedure of CBCF
 - File the sheet, with action taken, with the appropriate complaints file of the Branch/Department. If already resolved; file with Resolved Complaints file. If pending; with Pending Complaints file.
- iv. Where appropriate, the complainant should be requested to send a written account of the complaint by post, e-mail and web so that the complaint is recorded in the complainant's own words.

4. CUSTOMER COMPLAINT HANDLING UNIT

The Customer Complaint Handling Committee is outlined in this unit to establish standardized processes for handling customer complaints. The Compliance Officer has the responsibility of leading the Customer Complaint Handling Committee, which also consists of the Company Secretary, Head of HR, Senior Manager Credit, and North Central Cluster Manager. The Customer Complaint Handling Committee is responsible for monitoring and resolving customer complaints.

Customer Complaint Handling Officer

Mahasen Kamathewatta
Compliance Officer
CBC Finance
187, Katugasthota Rd, Kandy
Tel: +94 81 2200 272
Mob: +94 77 3354 151
Fax: +94 81 2213 497
Mahasen_kamathewatta@cbcfinance.lk

Financial Ombudsman

Financial Ombudsman Sri Lanka (Guarantee)
Ltd,
No. 01, Bethesda Place, Milagiriya, Colombo 05
Telephone: 0112595624/0112595625
fosril@sltlnet.lk

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**ANNEXURE I**

Date :.....

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Dear Sir/Madam

**Complaint Regarding .....**

We refer to your letter dated .....addressed to .....  
received at CBCF on.....

We wish to inform you that your complaint is receiving our attention. We will revert to you in due course.

Yours faithfully

.....

Branch Manager/Head of Department

**CBC FINANCE LIMITED**  
**VERBAL COMPLAINTS**

Date : .....

Complainant's Name : .....

NIC No./Passport No : .....

Contact No : .....

Relationship of the compliant : Customer ☐  
To CBCF Non Customer ☐

Details of the Complaint :

Employee Name : .....

Employee No : .....

Date of the Complaint : .....

Action Taken : .....  
.....  
.....

Employee Signature : .....

Resolved ☐  
Not Resolved ☐

.....  
Business Unit

.....  
Branch Manager's Signature

.....  
Date

Dear Customer,  
To give you an excellent service, please submit your  
Complaints, Suggestions through the following  
telephone number

Thank You  
Compliance Officer  
0761755271

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இணக்க அதிகாரி  
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