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# CUSTOMER COMPLAINT HANDLING POLICY

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PMF FINANCE PLC

**Document Control****Document properties**

<b>Owner</b>	Compliance Division
<b>Version</b>	Version 2.0
<b>Review frequency</b>	Every two years
<b>Document ID</b>	CCHP/2024/2.0

**Authorization**

<b>Drafted by</b>	Compliance Division
<b>Reviewed &amp; Recommended by</b>	Board Integrated Risk Management Committee
<b>Approved by</b>	Board of Directors
<b>Date</b>	30 <sup>th</sup> May 2024

**Version history**

<b>Version</b>	<b>Change reference</b>	<b>Date</b>
1.0	Initial Document	30 <sup>th</sup> July 2020
2.0	Revision I	30 <sup>th</sup> May 2024

**Distribution and Storage**

<b>#</b>	<b>In custody of</b>	<b>Location</b>
1	Chief Executive Officer	CEO's office
2	Customer Complaint Handling Officer	Compliance Division
3	Branch Managers	Branch Premises

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## 1.0 Introduction

At PMF Finance PLC as a service organization, customer service and customer satisfaction will be the prime concern. Customer complaints are a part of the business of any corporate entity. PMF Finance PLC not only believes that providing prompt and efficient service is essential but also recognizes the right of its customers to complain and indeed welcomes their complaints as a valuable form of feedback to improve our services and products.

The policy is prepared in compliance with the Financial Consumer Protection Regulations issued by Central Bank of Sri Lanka. As per this regulation, every Financial Service Provider shall have a clear written policy and procedures ensuring appropriate mechanisms are in place to receive, resolve with fair redress, compensation and respond to individual grievances and complaints of financial consumers.

Accordingly, this Customer Complaint Handling policy outlines the procedure available to handle customer complaints received by PMF Finance PLC (the Company). It outlines the process in place for receiving, recording and responding for customer complaints to ensure efficient and unbiased treatment for the complaints made by the customers.

PMF Finance PLC' s Customer Compliant Handling Policy is based on:

- Customer complaints are recognized as a tool to address shortcomings, if any.
- Customers are treated fairly and to the highest professional standards at all times.
- Complaints raised by customers are dealt efficiently and with utmost courtesy.
- Customers are fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the company to their complaints.
- The company employees must work in good faith and without prejudice to the interests of the customer to minimize complaints

## 2.0 Complaint Definition

A complaint is a communication received by the company through any means (oral/written/mail/e-mail) which expresses dissatisfaction about any aspect of the company's Products, Services, Employee behavior/attitude, Processes, Systems, etc.

## 3.0 Lodgment of complaints

3.1 Complaints can be lodged through any means such as Oral/Written/Mail/E-mail

3.2 There are several options available for customers to lodge their complaints

- In person: Designated officer at the Branch (Compliant box is placed at the Branch premises)
- By phone :  
Hotline: 0117 666 333  
Customer Complaint Handling Officer: 077-1542539
- By E-mail: customersupport@pmf.lk
- By online Inquiry form available at <https://pmf.lk/en/contact-us/>
- By post:

Mrs. Shyamali Pamarathna  
PMF Finance PLC  
No: 47, Anagarika Dharmapala Mawatha  
Colombo 03

- 3.3 If a customer is not satisfied with the solution provides by the company for a particular compliant, he/she can obtain external support by referring it to the Financial Ombudsman of Sri Lanka or Financial Consumer relationship Department of Central Bank of Sri Lanka.
- 3.4 A complaint box shall be placed at each branch premises/service center enabling customers to lodge their complaints. Key of the box will be kept with respective designated officer at the branch.
- 3.5 Designated Officer at the branch is responsible to record oral complaints received in the pre-printed customer complaint form (Refer Annexure 1) available at the branch premises. He/she should provide the customer with any assistance he/she may need to make his/her complaint.

#### **4.0 Procedure: Resolution of Complaints**

##### **4.1 Responsibilities of the designated officer of the branch in complaint handling process**

- 4.1.1 The complaint boxes shall be opened on Monday, Wednesday and Friday of every week by the designated officer for compliant handling at the branch.
- 4.1.2 He/she shall accept all the complaints (verbal or Written) lodged by customers and record in the complaint register maintained at each branch. (Refer Annexure 2 for the format of the Complaint Register)
- 4.1.3 All the complaints which were received from customers (Letters, Customer complaint forms) along with the supporting documents shall forward to the Complaint Handling Officer at Corporate Office at the end of the same day via courier.

##### **4.2 Complaint handling process at Head Office**

- 4.2.1 Designated Complaint Handling Officer at Corporate Office shall maintain a Master Complaint Register to lodge all complaint received either through branches or directly. (Refer annexure 3 for the Master Compliant Register)
- 4.2.2 He/She shall assign a unique complaint tracking number to each and every complaint.
- 4.2.3 An Acknowledgement in writing shall send to the respective client as prescribed under Annexure 4 within 5 working days from the date of receipt of the complaint.
- 4.2.4 Complaint Handling Officer shall be responsible to respond for all complaints after due inquiry. For inquiry/investigation of complaints, Complaint Handling Officer will coordinate with the branch or department who's the complaint belongs to and request any additional information or documents required. Complaint Handling Officer may request any additional information and documents from the complainant as well if required.

- 4.2.5 It is foremost duty of Complaint Handling Officer to ensure that the complaints are resolved completely to the customer's satisfaction and at any point of the complaint handling process, customers should not be treated unjustly.
- 4.2.6 Final resolution for a complaint shall be sent within a period not exceeding 21 Calander days from the date of complaint made. (The format of final reply is given in the Annexure 5). However, if the company is unable to resolve a complaint within 21 calendar days, shall notify the complainant before the expiration of 21 calendar days, giving reasons for the extension [maximum of three (03) months] and measures taken to resolve the matter so far.
- 4.2.7 However, the company shall make all necessary arrangements to resolve complaints which require urgent action within the earliest possible time, considering the impact, urgency and risk of both the company and the financial consumer.
- 4.2.8 In the event the company is unable to provide redress for the complaint, the company's position shall be clarified to the complainant within the timelines stipulated in section 4.2.6 above.
- 4.2.9 All unresolved customer complaints within the stipulated timelines shall be reported to the Senior Management every month to take prompt corrective action.
- 4.2.10 All documents relating to customer complaints shall be filed in order in a file maintained by the Complaint Handling Officer for future references.

## **5.0 Customer Complaints forwarded by regulatory authorities**

All customer complaints forwarded by regulatory authorities shall be directed to the Customer Complaint Handling Officer at Corporate Office. Customer Complaint Handling Officer shall respond to such complaints after due inquiry by coordinate with respective Divisional heads/Branch Managers.

## **6.0 Alternative dispute resolution mechanism**

If the resolution provided by PMF doesn't meet the customer's expectation, a direct complaint can be addressed to the Financial Ombudsman or Financial Consumer Relations Department of Central Bank of Sri Lanka who are available for redress.

### **The Financial Ombudsman Sri Lanka**

The Financial Ombudsman has the power to inquire and resolve any complaints and/or disputes between customers and financial institutions covered by the Ombudsman Scheme. Details are as follows:

Mr. Ananda Kumaradasa  
The Financial Ombudsman Sri Lanka  
No 143A, Vajira Road,  
Colombo 5.  
Telephone: +94 11 259 5624

CCHP/2024/2.0

Telefax: +94 11 259 5625

E-mail: fosril@sltnet.lk

\*\*Additional information is also available on the website: [www.financialombudsman.lk](http://www.financialombudsman.lk)

### **Financial Consumer Relations Department (FCRD)**

FCRD will be serving as a single point of contact for receipt and dissemination of all external complaints directed by financial consumers of entities regulated by CBSL. Contact details of FCRD are given below.

Financial Consumer Relations Department,  
Central Bank of Sri Lanka  
No. 30, Janadhipathi Mawatha,  
Colombo 01  
Hotline for inquiries : 1935  
Telephone: +94 112477966  
Fax: +94 112477444  
Email: fcrd@cbsl.lk

\*\* Additional information is also available on the FCRD website: <https://www.cbsl.gov.lk/fcrd>

## **7.0 Confidentiality of information**

All the officers involve in customer complaint handling process shall ensure to protect confidentiality of customer information and ensure that it is not misused or misappropriated.

## **8.0 Post resolution mechanism**

Risk Division shall review the “Master Complaint Register” maintains by the Complaint handling Officer in quarterly basis and shall conduct root cause analysis on complaint data and use such analysis to improve the products and services offer and to improve the operational efficiency of the processes.

Any findings shall report to Board Integrated Risk Management Committee as a part of the duties related to operational risks.

## **9.0 Policy Review**

- 9.1 This policy should be reviewed at least every two years or as & when required to accommodate any changes in regulatory or other requirements.
- 9.2 The policy should be submitted to the Board of Directors for their approval with the recommendation of the Board Integrated Risk Management Committee (BIRMC).

**Annexure 1 – Customer Complaint Form**

**CUSTOMER COMPLAINT FORM**

Date : .....

Customer Name : .....

NIC No : .....

Address : .....

Phone No : .....

Email : .....

FD No/Facility No : .....

**Comprehensive details of the incident /complaint**

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Attach copies of the supporting documents (Where applicable)



**Annexure 2 – Format for Complaint Register to be maintained at Branches**

Date	Customer Name	Agreement No/Deposits No	Complaint in brief	Couriered date to Key Complaint Handling Officer	Signature



**Annexure 4 - Acknowledge Letter Format**

**Acknowledgement**

Date: \_\_/\_\_/\_\_.

Dear Mr./Mrs./Ms \_\_\_\_\_

**Subject: Customer Complaint No.xxxxxxx**

We acknowledge receipt of your complaint dated \_\_/\_\_/\_\_, and have allotted serial number XXX, to your complaint.

Please be advised that we have initiated the investigation process and will forward to you our reply at an early date.

We assure you of our priority attention at all times.

Yours faithfully,

-----  
(Authorized Signature)

**Annexure 5 – Final reply Format**

Date: \_\_/\_\_/\_\_.

Dear Mr./Mrs./Ms \_\_\_\_\_

**Subject: Customer Complaint No.xxxxxxx**

Reference to your complaint number XXX000, please find below the findings and resolution:

- 1 \_\_\_\_\_ TEXT \_\_\_\_\_
- 2 \_\_\_\_\_
- 3 \_\_\_\_\_

We assure you of our priority attention and we hope that our sincere efforts would have provided you the best solution of your concern.

Yours faithfully,

-----  
(Authorized Signature)