

**Commercial Credit and Finance PLC**  
**Complaint Handling Policy**

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## 1. Version Update

The updates will be recorded in this “Version Control” chart given below with the details of the revision.

Version Number	Activity	Board Approved Date	Process Owner
1	Implementation	09th June 2018	Complaint Handling Officer
2	Review	31 <sup>st</sup> January 2022	Complaint Handling Officer

## 2. Introduction

A complaint is an “expression of dissatisfaction made to or about an organization, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required. Complaints are an important way for the management of CCL to be accountable to their customers, as well as providing valuable prompts to review organizational performance.

## 3. Objectives

1. To effectively address the grievances and complaints of customers enabling the Company to provide better solutions.
2. To encourage the customers to seek a remedy through the internal complaints handling process of the company prior to opting for external support.
3. To standardize the complaints handling process within the Company.
4. To establish and maintain a database of all customer complaints.
5. To improve the efficiency and effectiveness of the current policies & procedures through customer feedback and complaints.
6. Fulfill the requirements under the customer protection framework given by the CBSL.

## **4. Legal Framework**

The following legal provisions are applicable for this policy

- The Financial Customer Protection Framework Direction No. 01 of 2018 Issued by the Central Bank of Customer
- Other relevant directions issued by the CBSL under the Finance Business Act No 42 of 2011.

## **5. Scope**

The scope of this policy extends to the handling of the complaints received from customers.

## **6. The Guiding Principles**

The following guiding principles will be adhered to by employees when handling customer complaints.

- Every complaint should be addressed in an equitable, objective, and unbiased manner through the complaint handling process.
- Customers should be treated with utmost courtesy and mutually beneficial solutions reached whilst maintaining respect and trust.
- Ensure transparency throughout the decision-making process

## **7. Responsibility**

The Board, through the Board subcommittees, will provide oversight to the Policy.

The Management of the Company will be responsible for the implementation of this policy.

A Complaint Handling Officer will be appointed to overlook the complaint handling process

The Location Heads will be responsible for the handling of complaints received at their respective locations. If a complaint cannot be resolved by the location head, it will be escalated to the next level of authority.

The Head of the Call Centre will be responsible to coordinate with the staff to resolve the

complaints received to the call center.

The Complaint Handling Officer is responsible for the following;

- Ensure that the Complaint Handling Policy is implemented.
- To provide the necessary information and advice to the employees in handling customer complaints.
- Inform the Management, Risk Management, and Compliance departments immediately if any serious complaint is received.
- Maintain a proper record and review the complaints received by the call center and directly to the management.

All employees should adhere to the policies and procedures for the protection of customer data and privacy when dealing with the customer to resolve complaints.

### **8. Guidelines for the Procedure of the Company**

The procedure should cover the following areas at a minimum

Acceptance of the complaints

Record keeping

Acknowledgment

Resolving

Reviewing

### **9. Report to BIRMC**

The status of complaints should be reported to the BIRMC on a regular basis.

### **10. Review of the Policy**

This document should be reviewed once in two years.



## **Contact us**

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