

**SINGER
FINANCE**

**COMPLAINT HANDLING POLICY &
PROCEDURE**

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1. Purpose

This policy aims to establish a clear and consistent process for handling customer complaints effectively and efficiently, ensuring that customers are treated impartially and transparently to enhance customer satisfaction and improve our services by addressing and resolving complaints in a structured manner.

2. Scope

This policy applies to all stakeholders associated with SFLP. It also encompasses the requirements outlined in Finance Consumer Protection Regulation No.01 of 2023 and Finance Business Act Direction (Financial Consumer Protection Framework) No 01 of 2018.

3. Definition of a Complaint

A complaint is an expression of dissatisfaction from an individual or group of individuals regarding the company's products, services, employees' behaviour, or any process of the company.

4. How to Complain

Complaints can be submitted in any preferred language (Sinhala, English, or Tamil) through the following methods;

- Website: Visit our webpage at www.singerfinance.com
- Phone: Call our call center at 011 240 0400
- Post: Send a letter to the CEO, Singer Finance (Lanka) PLC, No.498, R.A.De Mel Mawatha, Colombo-03
- Email: Send an email to financecompany@singersl.com
- Fax: Send a fax to 011 230 3715
- In Person: Visit a Branch Manager, Respective Manager, or Department Head
- Financial Consumer Relations Department:
 - Download the Complaint Submission Form or QR code from www.cbsl.gov.lk/en/fcrd
 - Send a letter to Financial Consumer Relations Department, No.30, Janadhipathi Mawatha, Colombo 01
 - Email fcrd@cbsl.lk
 - Call 011 247 7966
 - Fax 011 247 7744.

Financial Ombudsman:

- Download the Application Form from www.financialombudsman.lk
- Send a letter to Financial Ombudsman, No.143A, Vajira Road, Colombo 5
- Email fosril@slt.net.lk
- Call 011 259 5624
- Fax 011 259 5625

For effective complaint handling, the following information is requested from the complainant:

- I. Name

- II. NIC Number
- III. Address
- IV. Deposit/Facility Number
- V. Contact Details (email address/phone number)
- VI. Comprehensive details of the incident/complaint
- VII. Copies of supporting documents (if applicable)

If a complainant is reluctant to reveal their identity or provide all the basic information, they can submit their complaints anonymously or with partial information.

5. Complaint Handling Process

The following steps outline the complaint-handling process:

a) Acknowledge the Complaint:

- For complaints received via the website and call center, the Call Centre must attend to and acknowledge the complaint verbally within one working day.
- For complaints lodged through postal mail, email, and fax, the coordinator (Secretary to the CEO) will acknowledge the complaint in writing within three working days.
- For complaints made in person, the Branch Manager or Department Head will immediately acknowledge the complaint by providing a signed photocopy of the written complaint. For verbal complaints, customers are advised to submit them in writing to receive an acknowledgment.

b) Investigate the Complaint: Upon receiving a complaint, the recipient (whether it be the call center, Secretary to the CEO, Branch Manager, or Department Head) will forward it to the appropriate officer, ensuring there is no conflict of interest. The complaint register, they maintain will be updated accordingly. If additional information or documents are needed, the relevant officer may request them from the complainant. Every effort will be made to resolve the complaint within 14 calendar days. If this is not possible, the complainant will be informed of the delay and the steps taken so far. The company aims to resolve complaints within one month of receipt. Urgent complaints will be addressed as quickly as possible. If the company cannot provide a resolution, the complainant will be informed within 14 calendar days. Depending on the severity of the complaint, it may be escalated to the CEO for guidance on an appropriate resolution.

c) Response to the Complaint: Once the responsible officer finds a way to resolve the complaint in a mutually acceptable manner, they will arrange to submit a response to the customer in the same language in which the complaint was lodged and through the same channel or the complainant's preferred channel.

d) Escalate the Complaint: If the complainant is dissatisfied with the response, they can forward the complaint to the Compliance Officer or CEO for reconsideration via email (thushana@singersl.com / nadeeshas@singersl.com) or post (CEO/Compliance Officer, Singer Finance (Lanka) PLC, No.498, R.A.De Mel Mawatha, Colombo-03). The complainant will receive a final response within 5 working days (by phone or email) or 10 working days (by post), offering remedial action or redress where appropriate.

e) Monitoring External Regulatory Customer Compliants :

- Financial Consumer Relations Department (FCRD)

Complaints from FCRD are directed to the Compliance Department and managed by the Compliance Officer. The Compliance Officer will examine the complaint and forward it to the relevant departments or branches for their response / feedback. Compliance Officer will then draft and send a response letter, signed by the CEO, to the complainant or CBSL, adhering to the instructions and timeframe specified by FCRD.

- Financial Ombudsman

Complaints received from the Financial Ombudsman are handled by the Compliance Officer. He/she will investigate the nature of the complaint and forward it to the relevant departments or branches for their response/feedback. The Compliance Officer will attend the inquiry called by the Financial Ombudsman with the appropriate officer and follow up on the resolution or closure.

f) Record Keeping: All branches must record complaints in their complaint register and share it with the Head Office Operations Department for compilation within 10 days after the end of each month. The compiled complaint register for branches will then be shared by the Operations Department with the Secretary to the CEO, who will maintain the company's overall complaint register. Other departments will also share their individual complaint handling registers with the Secretary to the CEO. Refer to Annexure 01 for the complaint register format.

g) Review the Complaint-Handling Process: The Secretary to the Board Integrated Risk Management Committee (BIRMC) will include an agenda item for reviewing customer complaints related to operational risk. The Secretary to the CEO will submit the complete complaint register, detailing the status of resolved and unresolved complaints from the last submission date to the current date, to the Secretary to BIRMC. BIRMC members will then conduct a root cause analysis to provide satisfactory solutions and enhance existing processes and procedures.

6. Appointment of Complaint handling officer at Branch Level / Department

The Branch Manager of each branch and the Head of each Department are designated as the complaint handling officers responsible for addressing customer complaints at their respective branch or department.

7. Training

All customer-facing employees will be trained on the complaint-handling process and their responsibilities in ensuring complaints are managed effectively and efficiently.

8. Confidentiality

All complaints will be treated confidentially by the company.

9. Communication

The company will inform customers about the complaint-handling process through its website, contractual documents, customer service representatives, and other relevant channels such as brochures, posters, and other written materials.

10. Retention of Records

The company shall maintain the complaint handling register, along with supporting documents, either digitally or in hard copies, for a minimum of five years from the date of resolution. The responsible officer at each branch, department, and call center is responsible for maintaining these records. Meanwhile, the Secretary to the CEO is responsible for keeping records of complaints submitted via postal mail, email, and fax to the CEO or Head Office.

11. Review and Approval

This policy will be reviewed every two years or as needed to comply with evolving statutory, legal, regulatory, and internal requirements.

-End-

Annexure 01 – Complaint Register Branches/Departments

No	Date of complaint	Customer Name /NIC	Product	Facility Number	Brief Description of Complaint	Date acknowledged	Date resolved	Remarks