

ASSETLINE FINANCE LIMITED COMPLAINT HANDLING PROCEDURE (20 JANUARY 2025)

Assetline Finance Limited (AFL) is committed to providing financial solutions with competitive interest rates, prompt service and convenience to its customers using methodical and efficient processes delivered by a competent team of professionals.

01. How to get in touch with us

You can reach AFL through any of the following convenient methods. Our team is committed to addressing your inquiries promptly and efficiently, ensuring a seamless service experience.

- i. In Person**
Visit your local branch and speak to the Branch Manager. If you have a Relationship Manager, you may contact this individual directly via phone number, post, or e-mail to have your issue addressed.
- ii. By e-mail** - info@assetline.lk
- iii. By Post** - No. 120, 120A, Pannipitiya Road, Battaramulla
- iv. By Phone** - Mr. Kumara Prasanna
0777 445 461
- v. Customer care hotline** - Tel: 0114 700 100
(Weekdays 8.30 a.m. to 5.00 p.m.)
- vi. Fax** - 0114 700 101
- vii. Website** - <https://assetlinefinance.lk/>
- viii. Facebook** - <https://www.facebook.com/assetline.lk>

Your calls may be recorded for service quality purposes. Should you need to enclose confidential information or enclose copies of important documents, please do so by post. All e-mails will be replied by e-mail.

02. This is what we do

- We will do our utmost to resolve your issue/s immediately or within 03 working days. However, the resolution time may vary depending on the nature of the complaint and delays, if any, will be promptly notified to the complainant.
- We will send an SMS notification to acknowledge the receipt of the complaint.
- If the complaint is not resolved to your satisfaction, you may contact the Regional Management or the Head Office Management via the contact details given above.
- What if you are still not satisfied with our final response?

Financial Customers reserve the right to obtain advice from the Financial Ombudsman if complaints/issues are not satisfactorily resolved by the Company. In addition, you can contact the Financial Consumer Relations Department of the Central Bank of Sri Lanka.

03. How to contact the Financial Ombudsman or the Central Bank of Sri Lanka

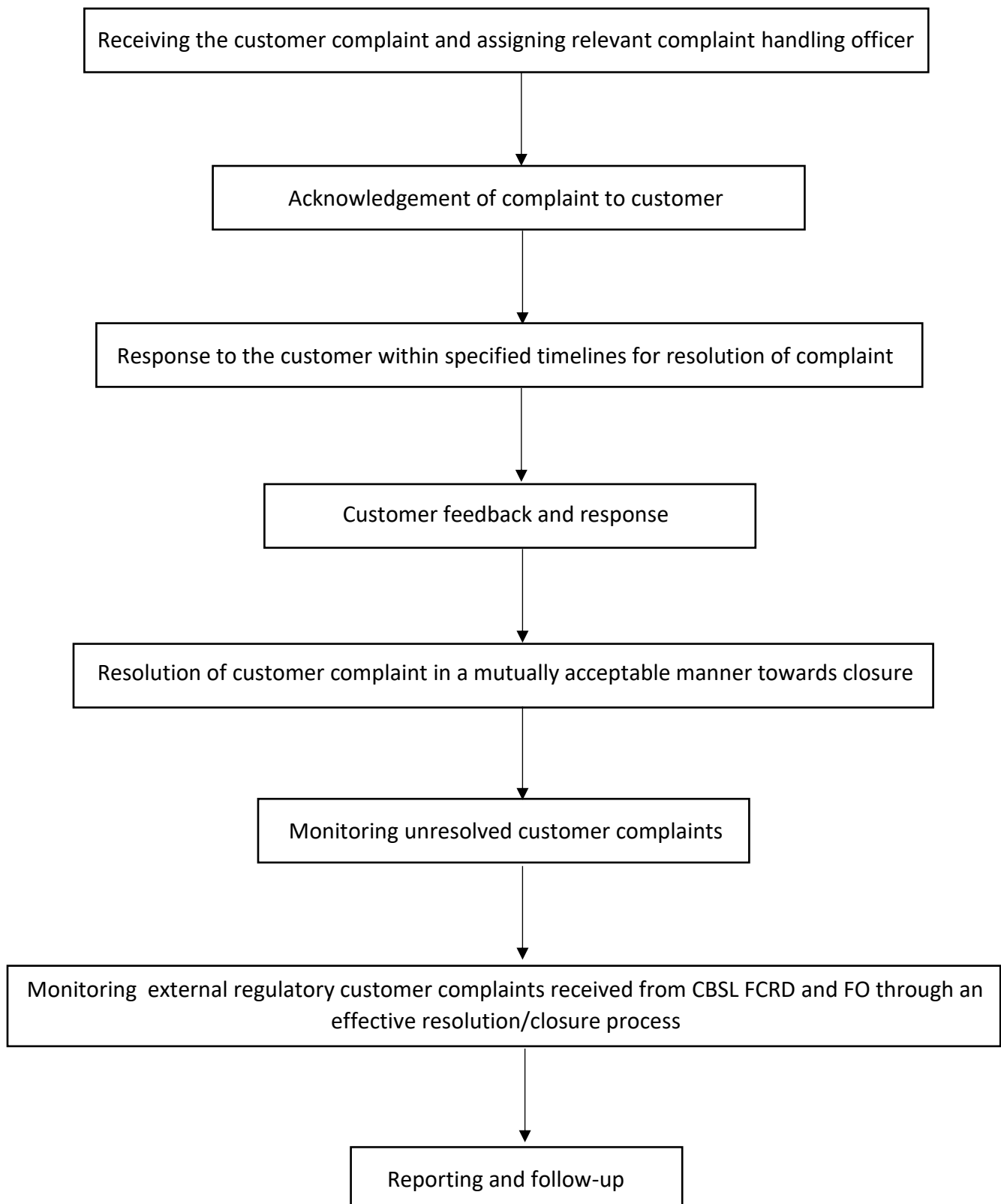
Financial Ombudsman (FO) of Sri Lanka

By Post	- 143/A, Vajira Road, Colombo - 05
By Phone	- 0112 595 624/5
By Fax	- 0112 295 625
By e-mail	- fosril@sltnet.lk
Website	- www.financialombudsman.lk

Financial Consumer Relations Department

By Post	- 30, Janadhipathi Mawatha, Colombo - 01
By Phone	- 0112 477 966
By Fax	- 0112 477 744
By e-mail	- fcrd@cbsl.lk
Website	- www.cbsl.gov.lk

04. Customer Complaint Management Process



05. Responsibilities and Obligations

Who	Commitment	How
Chief Marketing Officer (CMO)	Promote a culture that values complaints and their effective resolution.	<ul style="list-style-type: none"> • Create public awareness of the organization’s complaint handling policy. • Provide adequate support and direction to key staff responsible for handling complaints. • Regularly review reports about complaint trends and issues arising from complaints. • Encourage all staff to be alert to complaints and assist those responsible for handling complaints resolve them promptly. • Encourage staff to make recommendations for system improvements. • Recognize and reward good complaint handling by staff. • Support recommendations for service, staff and complaint handling improvements arising from the analysis of complaint handling data.
Deputy Divisional Manager – Customer Service Unit	Establish and manage AFL’s complaint management system.	<ul style="list-style-type: none"> • Responsible for AFL’s Complaint Management System and shall submit a monthly report to COO on unsolved complaints. • Ensure recommendations arising out of complaint data analysis are canvassed with management and implemented where appropriate. • Recruit, train and empower staff to resolve complaints promptly and in accordance with organization’s policies and procedures. • Encourage the staff managing complaints to provide suggestions about improving organization’s complaint managements system.

		<ul style="list-style-type: none"> • Encourage all staff to be alert to complaints and assist those responsible for handling complaints resolve them within the established timelines. (given deadlines) • Ensure that the periodic reports are submitted to the respective parties including BIRMC, on a timely manner. • Facilitate/ provide periodic training to staff on complaint management.
Complaint Handling Staff	Demonstrate exemplary complaint handling practices.	<ul style="list-style-type: none"> • Treat people who make complaints with due respect and politeness. • Encourage customers to seek resources through the internal complaint handling process of AFL before opting for external support. • Comply with this policy and its associated procedures. • Be thorough on best practices in complaint handling. • Provide suggestions to manager on ways to improve the organization's complaints management system. • Implement changes arising from individual complaints and from the analysis of complaint data as directed by the management within the given timelines.
Head of Branch (HOB)	Ensuring that every customer grievance is addressed promptly.	<ul style="list-style-type: none"> • Conduct a comprehensive investigation into the circumstances surrounding the complaint, gathering relevant information, and consulting relevant stakeholders as necessary. • Establish clear escalation channels for unresolved or complex complaints, ensuring timely and appropriate escalation to higher levels of authority when necessary.

		<ul style="list-style-type: none"> • Encourage customer feedback and suggestions for improvement, demonstrating responsiveness to customer concerns.
All Staff	Understand and comply with organization's complaint handling practices.	<ul style="list-style-type: none"> • Treat people who make complaints with due respect and politeness. • Be conversant on organization's complaint handling policies and procedures. • Assist people who wish to make complaints to access the organization's complaint process. • Be alert to complaints and assist staff handling complaints resolve matters promptly. • Provide feedback to management on issues arising from complaints. • Implement changes arising from individual complaints and from the analysis and evaluation of complaint data as directed by management within the given timelines.