



## **Customer Complaints Handling Procedure**

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# **Complaint Handling Procedure**

## **1. Introduction**

People's Bank is committed to upholding fair, transparent, and responsible banking practices, while protecting the rights and interests of our valued customers. As a state-owned bank governed by the provisions of the Banking Act of Sri Lanka, we place a strong emphasis on regulatory compliance and delivering a high standard of customer service.

This Complaint Handling Procedure outlines our approach to receiving, managing, and resolving individual grievances from financial consumers. It is designed to ensure that customers have accessible, responsive, and effective channels to voice their concerns and obtain appropriate redress.

## **2. Definition of a Complaint**

A "Complaint" refers to the dissatisfaction communicated by a financial consumer regarding a financial product or service and its associated aspects offered by the Financial Service Provider.

## **3. Purpose of the Procedure**

This policy aims to establish a clear, structured, and fair process for managing customer complaints, ensuring that each grievance is handled promptly, transparently, and without bias to build and maintain customer trust. It is designed to comply fully with the Financial Consumer Protection Regulations of Sri Lanka, thereby reinforcing the bank's commitment to responsible and ethical customer service. By incorporating root cause analysis into the complaint resolution process, the policy supports continuous improvement in service quality. Additionally, it mandates the maintenance of comprehensive records of all complaints, facilitating effective monitoring, analysis, and reporting to drive accountability and service excellence.

## **4. Complaint Submission Channels**

At People's Bank, we prioritize customer satisfaction and strive to ensure that our valued customers have accessible and efficient means to address their concerns and provide feedback. To facilitate this, we offer various complaint receiving channels that are designed to accommodate various preferences and convenience levels. Complaints can be submitted in Sinhala, Tamil, or English, according to the customer's preference.

To ensure convenience and accessibility, People's Bank offers multiple complaint submission channels. Customers may submit complaints in Sinhala, Tamil, or English.

#### Available Channels

- **Through Branch Network** - Complaints may be submitted in writing, verbally, by phone, email, complaint books, or drop boxes available at branches. Branches will resolve complaints where possible and escalate unresolved matters to relevant authorities.
- **Through Digital Channels** - Customers can submit complaints via online platforms such as social media (e.g., Facebook Messenger) or through live chat.
- **Dedicated Telephone Numbers** - Contact our dedicated lines at +94 (0)11 2481481 or the 1961 Call Centre to speak directly with our representatives.
- **Email Address** -  
Complaints can be emailed to: [info@peoplesbank.lk](mailto:info@peoplesbank.lk)  
This ensures a written record and facilitates prompt resolution
- **Through Government Channels** – Customers may also submit complaints to external authorities such as the Financial Consumer Relations Department (FCRD) of the Central Bank of Sri Lanka, the Financial Ombudsman Office, the President's Office, the Prime Minister's Office, and other government institutions. These complaints will be received by the bank and recorded in the Complaint Management System (CMS)
- **External Authorities**  
Complaints may also be directed to
  - Financial Consumer Relations Department (FCRD) of the Central Bank of Sri Lanka
  - The Financial Ombudsman
  - The President's Office
  - The Prime Minister's Office
  - Other authorized government institutionsThese will also be logged into the Bank's Complaint Management System (CMS)

## 5. Fair and Accessible Mechanism

### Key Features of our Complaint Handling Mechanism

- |                     |   |
|---------------------|---|
| <b>Fairness</b>     | - All complaints are evaluated objectively and without bias, based on their merits and in line with established policies. |
| <b>Transparency</b> | - Customers are kept informed of the status, progress, and outcome of their complaints.                                   |
| <b>Independence</b> | -The Complaint Handling Unit operates independently from business functions to ensure impartial handling.                 |

## 6. Acknowledgment of Complaint

Upon receipt of a complaint, we are committed to promptly acknowledging the complainant within five (5) working days. This acknowledgment serves to reassure the complainant that the concerns are being taken seriously and will be addressed in a timely manner.

### Acknowledgment Process

- **Communication** - Acknowledgment that the complaint is being processed will be sent to the complainant through a letter /an E-mail/ SMS.
- **Acknowledgment Content**- The acknowledgment communication will include the following details
  - **Reference Number** - Each complaint will be assigned with a unique reference number for tracking purposes.
  - **Acknowledgment Message** - A formal acknowledgment message expressing appreciation for bringing the issue to our attention.
- **Contact Details** - Information about the officer handling the complaint, including their contact number and email address.
- **Timeline Commitment** - An assurance of resolving the complaint within 21 calendar days, or if delayed, clear communication on reasons for delay and expected new timeline (maximum up to 3 months)

## 7. Complaint Coordination

People's Bank recognizes that effective complaint management is essential to maintaining customer trust and satisfaction. To achieve this, the bank has established a dedicated Complaints Handling Unit (CHU) that operates independently from the bank's operational business units. This independence is crucial to ensuring a fair and transparent process, free from potential conflicts of interest that may arise when complaints are handled by staff members involved in sales or marketing.

The structure of the Bank's Complaints Handling Unit is specifically designed to promote impartiality and objectivity. Employees in marketing, sales, or product units often have performance incentives and responsibilities that may not align with the principles of fair and effective complaint resolution. By structurally separating complaint handling from these functions, the Bank reduces the risk of perceived or actual bias and ensures that customers feel safe and confident in raising concerns. This approach also helps prevent any fear of retribution, particularly when the complaint involves staff members who have direct influence over the customer's financial services, such as loan officers.

To further strengthen governance, the Complaints Handling Unit (CHU) operates under a tiered structure, led by a dedicated Chief Manager who is accountable for the unit's overall performance. This manager provides regular reports to Executive Management, ensuring transparency, oversight, and continuous improvement in complaint resolution processes. In addition, a designated executive is responsible for overseeing the unit, upholding the integrity of its operations, and serving as the bank's representative in all regulatory matters related to complaints. Ultimately, the Bank's Board of Directors holds overarching accountability for the CHU's effectiveness, ensuring full compliance with industry regulations and best practice recommendations.

Address: The Chief Manager,  
Complaint Handling Unit,  
Channel Management Department,  
No.75, Sir Chiiampalm A Gardnier mawatha, Colombo 02.

Contact No: 0112481320 / 0112481629

Fax: 0112436956

Email: [info@peoplesbank.lk](mailto:info@peoplesbank.lk)

## 8. Process of Handling Complaint

Upon receiving a complaint from a consumer, the Bank will resolve the issue within 21 calendar days. If we are unable to do so within this timeframe, we will inform the complainant before the expiry of the 21 days, providing reasons for the delay and outlining the actions taken thus far to address the issue.

Our complaint handling process is designed to ensure that each grievance is resolved promptly and fairly. It begins with acknowledging the complaint and assessing it to determine an appropriate resolution. The summarized complaint handling process is as follows,

- Acknowledgment - Receive and acknowledge the complaint promptly through the chosen channel (e.g., in-person, email, social media)
- Assessment and Resolution - Evaluate the complaint to determine the appropriate resolution.
- Investigation – Assign the complaint to the relevant unit/department. Conduct fact-based investigation using records, communication logs, and interviews.
- Response - Address the individual grievance directly, ensuring a personalized response that resolves the issue satisfactorily.
- Feedback Collection - After resolution, obtain feedback from the complainant to assess satisfaction and identify areas for improvement.
- Closure - A complaint will be considered closed if the complainant expresses satisfaction or if there is no response within 14 calendar days after the resolution is provided

## 9. Responsibility of the Complainant

Stage of the Complaint Process	Responsibility
1.Acknowledgment	<ul style="list-style-type: none"><li>• Provide Accurate Information – Ensure that the complaint includes all necessary details such as account numbers, dates, transaction details, and any other relevant information to facilitate prompt acknowledgment and processing.</li><li>• Provide contact information and be available for any follow-up questions or clarifications from the bank</li></ul>
2.Assessment and Resolution	<ul style="list-style-type: none"><li>• Cooperate with Investigations- Respond promptly to any requests for additional information or clarification that may be required by the bank to assess and resolve the complaint.</li><li>• Provide truthful and complete information regarding the issue to help the bank accurately assess and resolve the complaint.</li></ul>
3. Response	<ul style="list-style-type: none"><li>• Carefully read and understand the resolution provided by the bank.</li><li>• Provide Additional Feedback - If the resolution is not satisfactory, inform the bank promptly, specifying the reasons why and any further expectations for resolution.</li></ul>
4. Feedback Collection	<ul style="list-style-type: none"><li>• Participate in Feedback Surveys: Complete any feedback surveys or provide comments to help the bank improve its complaint handling process.</li><li>• Be Constructive: Offer constructive feedback that can help the bank identify areas for improvement and enhance overall customer experience.</li></ul>



## **10. The obligations of a financial service provider**

The bank is obligated to promptly acknowledge all complaints, clearly communicate the handling process, provide expected timelines and relevant contact details for follow-up, and conduct thorough and impartial investigations. The bank must also strive to resolve issues within the established timeframes while keeping complainants regularly informed of progress, especially in the event of any delays

## **11. Record Maintenance**

People's Bank is dedicated to maintaining detailed records of all complaints received from customers. This proactive approach to record-keeping enables us to manage complaints effectively, analyze trends, and continuously improve our services based on customer feedback.

## **12. Escalation**

At People's Bank, we recognize that resolving complaints to the satisfaction of our customers is of utmost importance. In cases where a complainant remains unsatisfied with the resolution provided, we offer well-defined escalation pathways to ensure that their concerns are addressed promptly, fairly, and transparently.

Levels of Escalation

- I. Branch Manager
- II. Regional Manager
- III. Executive/ Corporate management
- IV. Chief Executive Officer / General Manager
- V. Chairman and Board of Directors

## **13. Alternate Channels to Direct Complaints**

If the customer is not satisfied with the response received from the bank, the complaint may be referred to the Financial Ombudsman or the Financial Consumer Relations Department (FCRD) of the Central Bank of Sri Lanka

- Contact details of the Financial Ombudsman
  - Address: The Financial Ombudsman,  
Office of the Financial ombudsman,  
No 143 A, Vajira Road, Colombo 05
  - Contact No: 011-2595624
  - Fax: 011-2595625
  - Email: [fosril@slt.net.lk](mailto:fosril@slt.net.lk)
  - Web: [www.financialombudsman.lk](http://www.financialombudsman.lk)

- Contact details of the Financial Consumer Relations Department (FCRD)

Address: Financial Consumer Relations Department,  
Central Bank of Sri Lanka,  
No.30, Janadhipathi Mawatha,  
Colombo 01.  
Hotline: 1935  
Contact No: 011-2477966  
Fax: 011-2477444  
Email: [fcrd@cbsl.lk](mailto:fcrd@cbsl.lk)

#### **14. Conclusion**

In conclusion, People's Bank remains firmly committed to addressing customer complaints in a prompt, fair, and transparent manner. Our structured Complaint Handling Procedure ensures accessibility, accountability, and continuous service improvement. By offering clearly defined channels for complaint submission, timely acknowledgment, and transparent escalation mechanisms, we strive to uphold the highest standards of customer satisfaction and trust.