CUSTOMER COMPLAINTS HANDLING

PROCEDURE OF

BANK OF CEYLON

Classification: Public

1.0. What is a Complaint?

A complaint is a communication received by the bank through any channel, which expresses dissatisfaction about any aspect of the bank's products, services, delivery channels, employee behavior/attitude, processes or systems.

2.0. Who can make complaints?

Following persons/entities who have a dissatisfaction about any aspect of the bank's products, services, delivery channels, employee behavior/attitude, processes or systems can make a complaint.

- Customers
- Non - customers
- Bank of Ceylon Staff
- Bank of Ceylon Pensioners
- Central Bank of Sri Lanka
- Ministries and other Government Institutions
- Any other person/ entity

3.0. How to make a complaint?

Complainant can submit their complaints through the following channels in preferred language (Sinhala, Tamil or English)

3.1 In person
3.2 By post
3.3 By e-mail to boc@boc.lk or bocexmgt@boc.lk
3.4 By phone
3.5 By fax
3.6 Through the web - www.boc.lk (Submitting "Online Customer Relations Form" – "Tell Us Online" Option)
3.7 Through the Bank of Ceylon Call Center (1975 / 011-2204444)
3.8 Text Chat - Facebook Messenger (Via Bank of Ceylon Facebook Page)

4.0. Information that must provide when making a complaint

For an effective complaint handling, following basic information should be provided by the complainant when making a complaint. This will help the bank to understand the problem easily and can reach the complainant quickly with a solution.

4.1. Name, NIC & Address
4.2. Account Number
4.3. Contact Number/e-mail address

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4.4. Comprehensive details of the incident /complaint
4.5. Copies of the supporting documents (Where applicable)

If any complainant is reluctant to reveal his/her identity or to provide all the basic information mentioned above, they can submit their complaints anonymously or with partial information.

5.0.Where to make a complaint?

Complainants can directly submit their complaints to any of the following authorities in the Bank.

5.1. To any officer in the Branch / Head Office Department.
5.2. To the Manager of the Branch / Head Office Division/ Unit.
5.3. To the Area Manager / Province Operations Manager of the relevant Province
5.4. To the Assistant General Manager of the relevant Province
5.5. Chief Internal Auditor at Bank of Ceylon, Head Office
5.6. Relevant Deputy General Managers or Assistant General Managers at Bank of Ceylon, Head Office
5.7. To the Chairman or to the General Manager of Bank of Ceylon

Address : Bank of Ceylon, 29th Floor,
"BOC Square", No.01,
Bank of Ceylon Mawatha
Colombo 01

5.8. Customer Experience Manager at Head Office

Address : Customer Experience Management Unit,
Bank of Ceylon, 22nd Floor,
"BOC Square", No.1,
Bank of Ceylon Mawatha,
Colombo 01

T.P. : 011-2435814 / 011-2204750 / 011-2204751
(During working hours)

Fax : 011-2435815

Email : bocexmgt@boc.lk

Web : Filling "Online Customer Relations Form" in Bank of Ceylon website (www.boc.lk)

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6.0. Process of Handling Complaints

6.1. All complaints will be handled impartially with transparency.

6.2. Once the complaint is received by the relevant authority of the branch /province /Customer Experience Management Unit /head office division who is responsible to handle the complaint, acknowledgement is sent to the complainant in preferred mode of correspondence within a reasonable time period from the date of receipt of the complaint.

6.3. Then bank will undertake an initial review of the complaint.

6.4. Initial assessment should be performed based on the information provided by the complainant.

6.5. If any additional information or documents may be required, the bank may request the same from the complainant.

6.6. If the matter concerned has an impact on the bank or customer's assets, it will be taken up immediately.

6.7. After the initial assessment, complaint handling authority who is responsible for the handling specific complaints should take every effort to resolve the issue as early as possible.

6.8. If further investigations is required in the matter concerned, the complainant should be informed accordingly.

6.9. Every endeavor will be taken to resolve the complaint within 21 calendar days [maximum of 03 months unless further investigation is required] from the date of the complaint received by the relevant complaint handling authority.

7.0. Response to complainants

7.1. Once the complaint is resolved, the bank will send the response in preferred language and the channel chosen by the complainant.

7.2. If it is not possible to resolve the complaint within 21 calendar days, complainant will be notified before the expiration of 21 calendar days, giving the reasons for the extension [maximum of 03 months unless further investigation is required) and measures taken to resolve the complaint so far.

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8.0. Complainant's rights

8.1. Complainants can inquire about the current status of the complaint by contacting the initial place where they lodge the complaint or the person handling the complaint or the Customer Experience Management Unit.

8.2. If the complainant is dissatisfied with the response, option is available to forward the complaint to the Chairman of the Bank of Ceylon for re-consideration. Complainant will get the final response within 14 working days after considering all aspects.

8.3 If the complainant is not satisfied with the response from the Bank, complaint cab be referred to the Financial Ombudsman who provides free independent services to complainants and also to the Financial Consumer Relations Department (FCRD) of the Central Bank of Sri Lanka

- Contact details of the Financial Ombudsman are:

Address	:	The Financial Ombudsman, Office of the Financial Ombudsman, No. 01, Bethesda Place, Milagiriya, Colombo 05
Telephone	:	011-2595624
Telefax	:	011-2595625
Email	:	fosril@sltnet.lk
Web	:	www.financialombudsman.lk

- Contact details of the Financial Consumer Relations Department (FCRD) of the Central Bank of Sri Lanka are:

Address	:	Financial Consumer Relations Department, Central bank of Sri Lanka, No. 30, Janadhipathi Mawatha, Colombo 01
Hotline	:	1935
Telephone	:	011-2477966
Fax	:	011-2477444
Email	:	fcrd@cbsl.lk

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