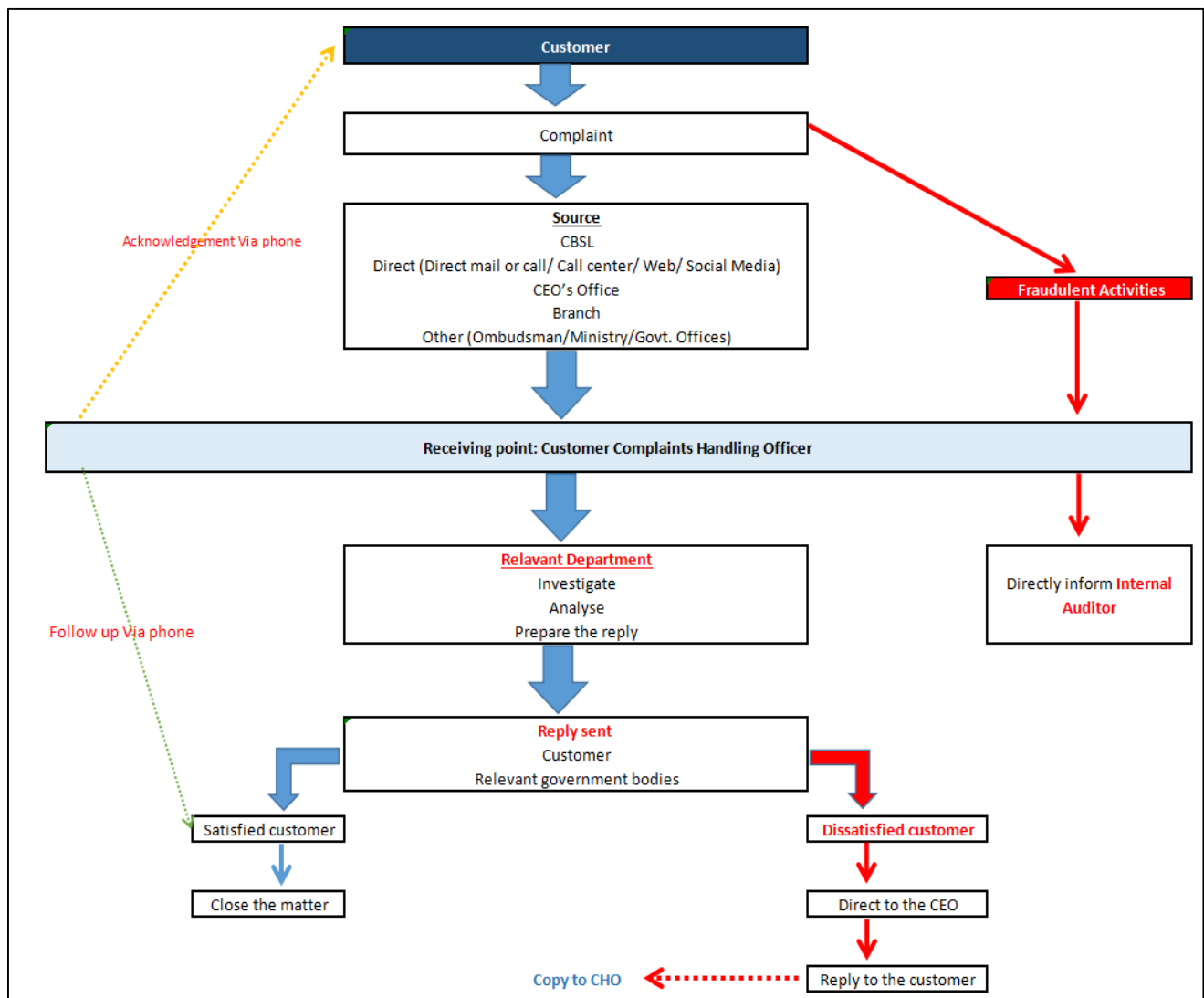




## CUSTOMER COMPLAINT HANDLING PROCEDURE

Following methods are available for customers to lodge complaints in person/ in writing or by way of a telephone call

- Through any MBSL Branch/Regional Office
- Through MBSL Call Centre Hot Line 0114 711 711
- Email to [customercare@mbslbank.com](mailto:customercare@mbslbank.com)
- To MBSL Complaint Handling Officer at the Head Office  
Merchant Bank of Sri Lanka & Finance PLC  
18th Floor, Bank of Ceylon Merchant Tower,  
28, St Michael's Road, Colombo 03



## TIMELINES FOR COMPLAINT RESOLUTION

FRONTLINE RESOLUTION	INVESTIGATION	FRAUDULENT ACTIVITIES	INDEPENDENT EXTERNAL REVIEW
<p>For issues that are straightforward and easily resolved, requiring little or no investigation.</p> <p>“On-spot” apology, explanation, or other action to resolve within <b>05</b> working days or less, unless there are exceptional circumstances.</p> <p>Complaints can be addressed by any member of staff, or alternatively referred to the CHO</p>	<p>For issues that have not been resolved at the front line or that are complex, serious or “high risk”</p> <p>A definitive response is provided within <b>10</b> working days following a thorough investigation of the points raised. Sensitive complaints that meet set criteria may have the opportunity for additional internal review.</p> <p>Responses signed off by the MBSL Senior management (Relevant department)</p>	<p>For issues related to fraudulent activities of MBSL staff</p> <p>Complaints are handed over to the Internal Auditor for independent review by the CHO for investigation. A definitive response is provided within <b>20</b> working days.</p> <p>Responses signed off by the MBSL Senior management (Relevant department)</p>	<p>For issues that have not been resolved by MBSL.</p> <p>The financial Ombudsman assess whether there is evidence of service failure.</p>

Should a complainant be unsatisfied with the Company’s reply or no agreement was reached, Customer may refer his/her complaint to the following Authorities:

<p><b>The Financial Ombudsman Sri Lanka (Guarantee) Ltd</b></p> <p>Financial Ombudsman’s Office, 143A, Vajira Road, Colombo 05. Direct line: 94 11 259 5625 General Line/Fax: 94 11 259 5624 Website: <a href="http://www.financialombudsman.lk">www.financialombudsman.lk</a> E-mail : <a href="mailto:fosril@sltnet.lk">fosril@sltnet.lk</a></p>	<p><b>Financial Customer Relations Department.</b></p> <p>Central Bank of Sri Lanka, No. 30, Janadhipathi Mawatha, Colombo 01 Telephone : 94 11 247 7966 Fax : 94 11 247 7744 Email Address : <a href="mailto:fcrd@cbsl.lk">fcrd@cbsl.lk</a></p>
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