1. Objective

The Company treats every complaint as critical and aims to resolve all complaints within the given timelines. Feedback from complaints will be used to improve business operations and customer experience.

2. Complaint Handling Procedure

2.1 How Customers Can Lodge a Complaint

Customers can submit their complaints through the following channels:

- a. Contact our 24-Hour Call Centre at 760760760.
 - b. Visit our **Colombo Office** and raise the complaint with a **Customer Experience Agent** (available on Working days from **9:00 AM to 3:00 PM**).
 - c. Send a written complaint addressed to:

Manager - Customer Experience

Dialog Finance PLC

1st Floor, No. 57, Srimath Anagarika Dharmapala Mawatha, Colombo 3

2.2 Complaint Acknowledgment & Resolution Process

- 1. Customers will receive an SMS notification with a ticket number once the complaint is lodged.
- Complaints will be resolved within the stipulated SLA. If a resolution is delayed, the Customer Complaint Unit will inform the customer via phone call. If the customer does not answer, an SMS update will be sent.
- 3. The **Complaint Handling Team** will coordinate and oversee all complaints.

3. Customer Responsibilities

- a. Customers should refer to their ticket number for future follow-ups on the complaint.
- b. Customers can call the provided contact points (section 2.1 a & b) for updates.
- c. Customers will receive a call or SMS confirmation once the complaint is resolved.
- d. If a customer is dissatisfied with the resolution, they may **reopen the ticket within 3 hours**, and the **Complaint Management Team** will review and address it accordingly.

4. Responsibilities of Dialog Finance PLC (Financial Service Provider)

- a. Treat all complaints as **critical and important**.
- b. Provide **immediate acknowledgment** with a ticket/reference number.
- c. Inform customers of the estimated resolution time.
- d. Provide timely **updates** if the complaint cannot be resolved within the expected timeframe.
- e. Deliver a final resolution to the customer.
- f. Implement process and system improvements based on recurring complaint patterns.

5. Complaint Escalation Process

If a customer is dissatisfied with the resolution or the way the complaint was handled, they may escalate the matter to:

Customer Experience Department

Dialog Finance PLC

1st Floor, No. 57, Srimath Anagarika Dharmapala Mawatha, Colombo 3

Email: pubudu.weerakoon@dialog.lk

6. Alternative Complaint/Dispute Resolution Mechanisms

If the customer is not satisfied with the complaint resolution offered by the Company, they may escalate their complaint to either of the following external authorities:

6.1 Financial Ombudsman

Address: No. 143A, Vajira Road, Colombo 5

Telephone: +94 11 259 5624
Telefax: +94 11 259 5625

Email: fosril@sltnet.lk

Website: www.financialombudsman.lk

6.2 Financial Consumer Relations Department (FCRD) - Central Bank of Sri Lanka

Email: fcrd@cbsl.lk