

CUSTOMER COMPLAINT HANDLING PROCEDURE

Last Revised Date: 30.11.2025

 **vallibel** Finance

1. How to make a compliant?

- **Contacting** call centre on +94 11 7 480 480
- **E-mail** concerns to tellus@vallibelfinance.com
- **In writing** to the Manager - Relationship, Vallibel Finance PLC, No. 310, Galle Road, Colombo 03
- **Submitting a message** on 'Contact Us' page of website www.vallibelfinance.com
- Via '**Chat window**' of the website www.vallibelfinance.com

2. Timeline for compliant resolution

- Once the complaint has been notified to the Company from any of the above method, it will be acknowledged in writing within five working days and sent to the Customer either via e-mail/ fax or by post.
- If the resolution is provided within five working days the acknowledgement will be sent along with the resolution.
- If the complaint cannot be attended promptly, efforts will be taken to provide the Customer with a solution within 21 working days.
- If this time line cannot be met due to the nature of the complaint, the Customer will be updated with an estimated response time (Maximum of three months).
- This will be notified to the complainant before the expiration of 21 calendar days, giving reasons for the extension (maximum of three (03) months) and measures taken to resolve the matter so far.
- By contacting the initial place where the complaint was submitted or the individual responsible for the complaint, complainant may ascertain the current status of the complaint.
- Requests/complaints made by external parties to the Contracts/Agreements will not be considered.

3. Information required making a formal complaint

To effectively handle a complaint, it is important for a complainant to submit the following essential information.

- Name, NIC, Address, Telephone No., Email Address, Fax No. if any
- Facility number or vehicle number, Gold Loan Ticket Number, FD account number
- Nature of the complaint, with sufficient detail and supporting documents where applicable

4. Complaint handling process

- Manager - Relationship will be the Officer-in-Charge, with the responsibility of handling and facilitating the resolution of complaints lodged by customers.
- Branch Manager / Officer-in-Charge/ Assistant Manager / Senior Marketing Officer in each business place will be the coordinator for complaints in each branch.
- Once receiving the complaint, it shall be investigated objectively and impartially.
- Based on the information gathered during the investigation, the Customer will be informed with the decision/ solution.

5. Options available to you if you are still dissatisfied?

- If you are dissatisfied with the initial resolution, you can escalate the concerns to the Senior DGM - Collection , Corporate Office, No: 480, Galle Road, Colombo 03, Tel:(+94) 117600022, email: thilak@vallibelfinance.com
- You can also refer your complaint to alternative dispute resolution:

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

Address : Financial Consumer Relations Department,
Central bank of Sri Lanka,
No. 30, Janadhipathi Mawatha,
Colombo 01

Telephone : 011-2477966

Fax : 011-2477444

Email : fcrd@cbsl.lk

Contact details of the Financial Ombudsman:

Address : The Financial Ombudsman,
Office of the Financial Ombudsman,
No 143A, Vajira Road, Colombo 05

Telephone : 011-2595624

Telefax : 011-2595625

Email : fosril@sltnet.lk

Web : www.financialombudsman.lk