



Standard Operating Procedure for Complaint Handling By ABL AMC - Investor Services Department

Introduction

ABL AMC has a customer focused approach to its business and is committed to provide effective resolution of investor's complaints and disputes. Therefore, all complaints are tracked on a day to day basis for the immediate resolution.

The Five Elements for Complaint Handling

To effectively handle customer complaints and disputes, ABL AMC adopts these five elements to ensure the best possible outcome:

Culture

ABL AMC has a culture of valuing complaints as a means of strengthening and improving customer relations and interactions with its customer base.

Principles

ABL AMC has a well-defined complaints handling system that is based on the principles of fairness, accessibility, responsiveness, efficiency and integration.

People

All customer service staff at ABL AMC receives extensive customer service training and are well equipped to be able to deal with a very broad range of issues. ABL AMC regularly conducts refresher training sessions through E-Learning Management System and on the job refresher training sessions.

Process

ABL AMC has a defined process that is used while handling all the complaint.

Analysis

ABL AMC uses all information that is gathered from the complaints system as part of a continual process of improvement and organizational review.



The Handling of Complaints and Response Time for Complaints

As outlined in the Five Elements for Complaint Handling set out above, following are the step wise complaint handling process:

Step 1:	<p>Complaints received through following channels are catered in the Investor Services Department:</p> <ul style="list-style-type: none"> • Inbound Calls through Help Line: UAN: 042-111-225-262 • WhatsApp: 021-111-225-262 • Email: contactus@ablamc.com, Complaint.Management@abl.com • ABL AMC Website Link for inquiry: https://ablamc.com/contact-us • Social Media: (Face Book, Twitter & LinkedIn) • Through Courier/Fax: 021-99207407 & 99207409 • Through SECP: Email & 0800-88008, 051-9207091-4 • SECP Website Link for inquiry: https://sdms.secp.gov.pk/
Step 2:	<p>Once the complaint is received the same is to be recorded in the system and internal email with high priority is to be sent to the concerned department for immediate settlement/resolution of the complaint. Following key information is to be obtained at the time of the initial client interaction:</p> <ul style="list-style-type: none"> • Date • Time • Folio No. • Investor Name • Contact No. • City • Complaint Type • Complaint Summary • Complaint Status (Resolved/Pending) • Mode of Communication • Complaint Handled by
Step 3:	<p>If the complaint is resolved within 24 hours, same is to be marked closed in the complaint management system log and acknowledgement intimation is to be sent to the complainant.</p>
Step 4:	<p>If the complaint is not resolved within 24 hours, the same is to be accelerated to the Country Head Business Development for taking appropriate measures for its settlement.</p>
Step 5:	<p>On the basis of complaint Country Head Business Development takes up the matter with the concerned departmental heads for amicable resolution in the shortest possible time.</p>
Step 6:	<p>If complaint is still not resolved due to any complexity, special task committee (heading by CEO), comprising of the relevant departmental heads, Head of Compliance & Audit is to be formed for review, actions and ultimate resolution.</p>