



# **CUSTOMER COMPLAINT HANDLING PROCESS**

**Cargills Bank PLC**

## **Customer Complaint Handling Process**

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**(Statutory Requirement Under CBSL Regulations No.01 of 2023)**

At Cargills Bank, our mission is to deliver outstanding service to all our customers. However, we understand that there may be instances where you may have concerns or complaints regarding our services. Your feedback is crucial to our continuous improvement and help us enhance the quality of service we provide.

#### **We Encourage You to Share Your Concerns**

If you have any complaints or issues related to our services, we invite you to get in touch with us. We are dedicated to addressing your concerns in a fair, transparent, and timely manner.

**You are important to us and your feedback allows us to improve our service levels.**

**Kindly write to us with information mentioned below:**

- |                    |                        |                      |
|--------------------|------------------------|----------------------|
| 01. Full Name      | 04. Contact Numbers    | 07. Your Complaint / |
| 02. Address        | 05. Contact email      | Suggestion           |
| 03. Account number | 06. National ID Number |                      |

**You can lodge a complaint or concerns through any of the following channels.**

• **Visit a branch :**

You can visit any of our branches and speak to our staff at the branch / branch manager regarding your complaint or if you have an allocated Personal Relationship Manager, please meet him/her.

• **By Phone :**

Call our 24X7 Contact Center hotline on +94 11 764 0640 and speak to one of our representatives and they will guide you through the complaint resolution process

• **By Email :**

Send us an email to **customercomplaints@cargillsbank.com** with details of your complaint. Our customer service team will acknowledge your email and work towards resolving your complaint.

• **Online complaint form :**

Fill out and submit the online complaint form available on our official website: **<https://www.cargillsbank.com/contact-us/feedback/>**

Or

You can log in to our Facebook page and inbox us:

**<https://www.facebook.com/CargillsBank1/>**

• **By Post :**

Mail your feedback to;

The Manager,  
Customer Relationship Unit Cargills Bank PLC  
No 696, Galle Road,  
Colombo 3,  
Sri Lanka.

Or

contact the Manager - Customer Relationship during business hours  
(8.00 am to 5.00 pm)

on Tel: **+94 117 640 222**,

who will take all efforts to resolve the complaint.

**In the event you have not received a favourable or effective response to your query within a reasonable time, feel free to contact:**

Mr Kusala Karunaratne

Assistant General Manager Operation

Cargills Bank PLC,

Email: **[kusala.k@cargillsbank.com](mailto:kusala.k@cargillsbank.com)**

**This is how we resolve your complaints:**

Upon receiving your complaint, we will acknowledge it and all complaints are promptly recorded upon receipt and attempt to resolve the concern immediately. In the event we are unable to do so, we will provide you with a solution within five working days. If we are unable to meet this time line due to the nature of the complaint, we will update you with an estimated response time.

If you feel that your concerns have not been properly addressed or if you are not satisfied with the resolution provided, you have the option to escalate your complaint to the external dispute resolution schemes outlined below.

- You may submit your complaint to the Financial Consumer Relations Department (FCRD) of the Central Bank of Sri Lanka through email, post or fax using the designated format available on their website.

The complaint submission form can be found at the following link:

[https://www.cbsl.gov.lk/sites/default/files/fcrd\\_complaint\\_submission\\_form\\_e.pdf](https://www.cbsl.gov.lk/sites/default/files/fcrd_complaint_submission_form_e.pdf)

The Director  
Financial Consumer Relations Department (FCRD)  
Central Bank of Sri Lanka (CBSL)  
30, Janadhipathi Mawatha,  
Colombo 01.

Tel : +94 11 247 7966

Hotline for Inquiries: 1935 Fax : +94 11 247 7744

Email : [fcrd@cbsl.lk](mailto:fcrd@cbsl.lk)

Web : [www.cbsl.gov.lk/en/fcrd](http://www.cbsl.gov.lk/en/fcrd)

- You can seek the services of an independent Financial Ombudsman for assistance with your complaint. You can reach out to the Financial Ombudsman's office directly using the contact information provided below. Additionally, the complaint submission form is available at [www.financialombudsman.lk/forms/FORMB.pdf](http://www.financialombudsman.lk/forms/FORMB.pdf)

The Financial Ombudsman,  
Office of the Financial Ombudsman - Sri Lanka 143  
A, Vajira Road,  
Colombo 05.

Tel : +94 11 259 5624

Fax : +94 11 259 5625

Email : [fosril@sltnet.lk](mailto:fosril@sltnet.lk)

Web : [www.financialombudsman.lk](http://www.financialombudsman.lk)

**Thank you for choosing Cargills Bank. We appreciate your trust and look forward to serving you better.**

# Complaint Submission Form

• **Type** Initial Complaint : ☐ Re-submission : ☐

• **Details of Primary Complainant:**

FullName/Corporate Name : .....

NIC/Driver's License/Passport No/ Other Identification : .....

**Gender** Male : ☐ Female : ☐ (Not Applicable for Corporate)

Poster Address: .....

E-mail Address: .....

Contact Number/s: .....

• **Preferred Mode of Correspondence:** IPost or : ☐ Email (Tick one only) ☐

If Re-submission a complaint, first date of complaint, first date of

Complaint submitted DD/MM/YYYY and

Complaint Reference Number (CRN): .....

**Brief Description of Complaint:**

Use extra paper, if space is not enough and attach your complaint in detail with supporting documents, if any.

**Brief Description of the Solution/ Relief Expected:**

Attach extra paper, if space is not enough.

We confirm that the information/ documents provided above are true and accurate.

.....  
Signature of the complainant

Date: DD/MM/YYYY