



# **CUSTOMER SERVICE CHARTER**

**AUGUST 2014**

**KANRICH FINANCE LTD**

## **1.0 Introduction**

1.1 The Customer Service Charter outlines the standards of service that our customers can expect in their dealings with us.

We recognize that there will always be room for improvements, and as we establish new and better ways of working, we will formalize processes and procedures and include them here in our Customer Service Charter

This Customer Service Charter is for information purposes only and is not intended to, and does **not** create any legally binding rights or obligations.

## **2.0 Key Principles**

2.1 We will continuously work towards improving the standards of service and our Company relationship with our customers and it will be guided by the following Key principles:

### 2.2 Accountability

2.2.1 Our products and services comply with the relevant laws and regulations.

2.2.2 We will endeavor to explain and assist our customers to understand the financial benefits of our products and services.

### 2.3 Fairness

2.3.1 We will act fairly and reasonably towards our customers in a consistence and ethical manner.

2.3.2 We will establish a clear set of procedures to ensure that any dispute between us will be resolved fairly and quickly.

For more details, please visit-<http://www.kanrich.lk>

### 2.4 Reliability

2.4.1 We will co-operate as an industry so that our customer could enjoy secure and reliable finance service that can be trusted.

### **3.0 Transparency**

- 3.1 We will be providing clear, relevant and timely information to assist our customers in making informed decisions about our products and services. Where applicable, the relevant documentations including a set of Terms and Conditions relating to each product or service will be made readily available to you with all the relevant interest rates, their respective liabilities and obligations in the use of our company product or service highlighted.
  
- 3.2 We will inform our customers, through various channels (e.g. through the internet, by telephone, e-mail or at our branches) of available products and services. You can contact our company for information or provide feedback through these channels.

## 4.0 Standards of Service.

As we work towards improving our Standards of Service, we will endeavor to provide our service efficiently and effectively. To this end, we have set out below the time frames within which you can expect us to deliver the respective services.

<b>I. We are committed to provide better customer services</b>		
1.	Serve the majority of customers promptly at all Our branches.	We will endeavor to serve within 15 minutes. Fast solutions.
2.	Provide you friendly and helpful service.	We will endeavor to provide updated, comprehensive and courteous Service through our various service channels.
3.	Answer calls made at our Front Office	When request to speak to a Customer Service officer, we will endeavor to answer calls in 3 rings.
4.	Open a New Fixed Deposit	For new deposit account opening, we will endeavor to open the account within 15 minutes, depending if all required documents and information are received
5.	Convenience of Payments	Funds transfers and withdrawals/ deposit cash and cheques through island wide branch network
6.	Close Fixed Deposit account	Withdrawal (even at the maturity date) is made only at the written request of the customer.

<b>II. We are committed in assisting our customers as and when required.</b>		
1.	Resolve enquiries	<p>We will endeavor to resolve all counter enquiries:</p> <ul style="list-style-type: none"> <li>- Ability to resolve the majority of enquiries at first point of contact</li> <li>- Providing excellent customer service</li> </ul>
2.	Resolve phone enquiries	<p>We will endeavor to resolve all phone enquiries.</p> <ul style="list-style-type: none"> <li>- Where follow – up and feedback is required not later than 24 hours from receiving the enquiry</li> <li>- Where enquiry is complex, our customers will be attended in an efficient and timely manner, and kept updated on the progress.</li> <li>- Providing a comprehensive information service to the public</li> </ul>
3.	Respond to written enquiries	<p>We will endeavor to resolve all written enquiries.</p> <ul style="list-style-type: none"> <li>- We made to our corresponding address as listed on our website <a href="http://www.kanrich.lk">www.kanrich.lk</a></li> </ul>
4.	Loss of Certificate	<ul style="list-style-type: none"> <li>- Loss of certificate should be notified to Kanrich Finance Limited immediately.</li> </ul>

<b>III. We are committed to listening.</b>		
1.	Resolve customer complaints fairly, consistently and promptly.	<ul style="list-style-type: none"> <li>- We will endeavor to get 85% of customers to be satisfied with the way their complaints has been handled resolve all counter enquiries:</li> <li>- Understand the problem from the customers perspective</li> <li>- Consider options that would reinforce long term loyalty.</li> </ul>
2	Seek your thoughts and suggestions on how we can better serve our customers.	<ul style="list-style-type: none"> <li>- We welcome any suggestions via our branches, during office working hours, Internet or write directly to us.</li> </ul>

### **5.0 Additional Avenues of Resolving Dispute.**

If you are not satisfied with the outcome of your complaint or how it was handled, you may refer the matter to the following who will help to settle the dispute:

Mr. Shiran Weerasinghe - Chief Executive Officer.

Contact No. 011 4 381381 / 011 2 685 656