



COMPLAINT HANDLING POLICY

1- **Introduction**

HBL Asset Management has established this complaint handling mechanism in accordance with the requirements stated in NBFC Regulation 38(1)(h)(ix) & 66B(2)(f)(ix).

2- **Receipt of Complaints**

Complaints received through following channels are catered

- a) Inbound calls through Help Line: **0800-42526** & UAN: **111-425-262**
- b) Email: info@hblasset.com
- c) Website link for Inquiry: <https://hblasset.com/contact/>
- d) Digital platforms (HBL Asset Digital formerly HBL Savings portal)
- e) Social Media: (**Facebook, Twitter, LinkedIn & WhatsApp**)
- f) Through Courier
- g) Through SECP: **Email & 0800-88008, 051-9207091-4**
- h) SECP Website Link for inquiry: <https://sdms.secp.gov.pk/>
- i) Through Walk-in
- j) Complaint Boxes placed in designated offices
- k) Any other official communication channel of the AMC

3- **Receiving of Complaints**

Once the complaint is received from any of the above channels, it is logged in the complaint register and assigned a ticket number.

4- **Recording of Complaints**

A communication is sent out via an auto-generated Email and/or SMS on the registered contact details of the customer. The ticket number is unique for each complaint and is used for any references. Simultaneously an auto generated email is sent out to the concerned department for resolution within agreed Turnaround Time (TAT).

5- **Resolution of Complaints**

For all the complaints forwarded to the concerned department, the resolution/feedback shall be received within defined Turn-Around time. In case of any delays for the closure, the complaint is escalated as per the escalation matrix ("Complaint Escalation Matrix – CEM") for an urgent resolution of the complaint.

6- **Root Cause Analysis**

With every closure and/or feedback, the Root Cause analysis is performed in order to keep track of the nature of the complaint and to revisit the process to prevent the recurrence.

7- **Record Retention**

The records maintained shall be sufficient to provide required information to the Regulators, External Auditors etc. whenever required.

8- **Complaints Monitoring**

Dashboards are prepared on a weekly basis with updates and discussed in forums for improvement in services to the customer.

9- **Dealing with Vulnerable Persons**

HBL AMC will exercise extra care while dealing with the complaints of Vulnerable customers: Aged (60 years and above), widow/widower or infirm, socially, mentally or emotionally challenged complainants.