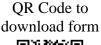


The Director Financial Consumer Relations Department Central Bank of Sri Lanka 30, Janadhipathi Mawatha Colombo 01





Hotline : 1935 Email : fcrd@cbsl.lk Fax : 94 11 247 7744 Web : www.cbsl.gov.lk/fcrd

IMPORTANT

The Financial Consumer Relations Department (FCRD), on behalf of the Central Bank of Sri Lanka (CBSL) attends to complaints and grievances of financial consumers as an alternative dispute resolution mechanism as provided in Financial Consumer Protection Regulations No. 01 of 2023. However, at anytime during or after the process of FCRD, financial consumers or financial service providers are not restricted from pursuing legal proceedings or any other dispute resolution mechanism to resolve the complaints or grievances.

FCRD will not attend to complaints and grievances in terms of the Financial Consumer Protection Regulations if the complaints/ grievances are not submitted through duly completed complaint submission forms with required information and/or documents. However, FCRD may refer such incomplete complaints/ grievances to the relevant financial service providers for an amicable settlement.

1. Name of the financial service provider*:_____

Account /Loan /Facility No./ other details:_______

(Use separate submission for different financial service providers. Please specify the name of the branch/office/ division/etc., if any).

2. Details of the Primary Complainant:

Full Name/ Corporate Name *: _____

NIC/Driver's License/Passport/ Company Registration No.*:

¹ as prescribed under Regulation 47.1 (ii) of the Financial Consumer Protection Regulations No. 01 of 2023

Gender *: □ Male □ Female (Not	applicable for corporates)
Postal Address *:	
District	
E-mail Address:	··
Contact Number(s) *:	

3. Joint Account * : □ Yes □ No		Joint Complainant *: 🗆 Yes 🗆 No				
Details of relevant joint account holder(s)/joint complainant(s):						
	Full Name *	NIC/Other Identification *	Contact No *	Postal Address*	E-mail	
1.						
2.						
3.						

4. Preferred Mode of Correspondence with FCRD *: \Box Post or \Box Email (Tick One Only)

5. First date of complaint submitted to the Financial Service Provider *: DD/MM/YYYY

(Please attach a copy of the complaint made to the financial service provider and the response received for the same cause of action or ground for the complaint, if available).

6. Complaint Reference Number (CRN) assigned by FCRD in case of re-submission of a complaint for the same dispute or ground for the complaint:

7. Brief Description of the Complaint *:				
(Use extra paper, if space is not enough and attach your complaint in detail with supporting documents, if any).				

8. Brief Description of the Solution/ Relief Expected *: (Attach extra paper, if space is not enough).

Terms and Conditions:

- 1. FCRD will accept a complaint for processing only if the said complaint;
 - i. is related to a financial service provider regulated by the CBSL².
 - ii. is submitted to FCRD before lapse of three year from the date of initial cause of action or ground for the complaint had arisen;
 - iii.has already been lodged with the financial service provider and atleast 21 calendar days have lapsed and not more than one year has lapsed;
 - iv.is not under the consideration of any ongoing legal proceedings, and/ or a decision has not been made by the relevant judicial authority; and
 - v. is accompanied with proof of proper legal authority to act on behalf of the complainant(s), in the event the complaint is submitted by a third party.
- 2. FCRD is compelled to cease processing of the complaint or take regulatory/ legal action, as applicable if the complainant uses undue influence or duress at any stage of the complaint handling process of FCRD.
- 3. The primary complainant may withdraw a complaint by making a written request to the Director of FCRD.
- 4. The complaint handling procedure at FCRD in brief is given below.
- i. FCRD assigns a specific Complaint Reference Number (CRN), upon receipt of a complaint and after an intial assessment of the complaint, an acknowledgment is sent to the primary complainant by FCRD with the respective CRN according to the preferred mode of correspondence of the complainant.
- ii. Complaints which comply with the above terms and conditions are referred to the relevant financial service provider with appropriate instructions/ recommendations/ comments, requiring them to resolve the issue amicably.
- iii.The relevant FSP is required to take a suitable resolution action and respond in writing to the complainant, within the stipulated time and inform FCRD of the action(s) taken to resolve the complaint.
- iv.The action(s) taken by the financial service provider as informed to FCRD is reviewed by FCRD to ensure that the financial service provider has taken satisfactory action(s) to resolve the complaint.
- v. If the financial service provider has failed to resolve the complaint satisfactorily and the complainant expects FCRD to examine the matter further, the

² https://www.cbsl.gov.lk/authorized-financial-institutions

complainant is required to submit the latest position of the complaint for further action of FCRD under Financial Consumer Protection Regulations.

- vi.If the complaint falls under the purview of another department of CBSL or any other institution, FCRD will refer the complaint to them and inform the complainant accordingly.
- vii. FCRD will cease processing a complaint in an instance where;
 - a. the financial consumer has provided false information or the financial consumer has failed to provide the information required by FCRD.
 - b. the financial consumer or the financial service provider files a case through the Court of Law with regard to a complaint during the complaint handling process.
- 5. Using and sharing of information.
- i. All information submitted by the complainant may be used for handling and/or investigation of the complaint and performing any other functions of FCRD.
- ii. FCRD may disclose or share the information submitted by the complainant with relevant parties:
 - a. including the financial service provider and/or its staff who are involved in the complaint handling process and other relevant regulatory departments and institutions for the purposes related to the handling and/or investigation of the complaint; and
 - b. where permitted or required by law or subpoenaed by court.

I/We confirm that the information/ documents provided above are true and accurate and that I/we have read, understood and agree with the terms and conditions and consent to use and share information as stipulated in this form.

Signatures of Joint Complainant(s)

Signature of Primary Complainant/ Authorized Signatory*

2.....

1.....

3.....

Official seal (when applicable)

Date * :

* Required fields.