

Summary of Policy on Resolution of Consumer Complaints of AMK Microfinance Institution Plc

Approved by: Board of Directors

Approved on: 20-September-2022

1. Channels for Customers' Suggestions and Complaints

The inquiries, suggestions or complaints of existing customers and potential customers, and the on-going supports to AMK's business partners can be raised by customers or its business partners via any of the following channels to make it easier and most convenient for their communication to AMK:

- **Phone Call:** There are lines for AMK's customers and its business partners (agents and merchants):
023 220 202/1800 200 200: This is a primary and official channel for inquiries, suggestions and complaints of all types of customers.
087 220 202/0718 220 202: This is a primary channel for AMK's technical support to its business partners, including agents and merchants. It is also a channel for collecting their suggestions and complaints.
- **E-mail:** This is officially introduced for a particular group of customers, white-collar customers, who are using email to send their inquiries, suggestions or complaints through customerservice@amkcambodia.com. It's use as one of written communication.
- **Client Suggestion Box:** This is officially introduced for all types of customers who have soft manner for suggestions and complaints and it is usually promoted to customers who are literate and wish to stay anonymous. It is also used as written complaint so the customer can use our form or write by themselves using their own paper and put into the suggestion box. Two staff are Customer Service Officer (CSO) and assign Teller are responsible for opening customer suggestion box daily and raising tickets for all inquiries, complaints and suggestions into Tracking system. Refer to Customer Service Guideline for CSO.
- **Chat Support:** Customer can complaint through Facebook, Website, and all AMK mobile's applications. This channel is included any comments and inbox in the Facebook page and store.
- **AMK Staff:** This channel is suitable for village based customers or any kind of suggestions/complaints made both inside and outside of the office. All involved staff, who received any inquiry, suggestion, or complaint from customers or AMK's business partners, are required to immediately respond (if the issue is under his/her control) or staff can call or chat to Contact Center or email to customerservice@amkcambodia.com for solution for the issues that are out of their scope or capacity.
- **Direct Complaint at Office:** To be used by customers who come to the office and complaint.
- **Other Parties to AMK:** All complaints referred or forwarded by the NBC, CMA and other relevant parties.
- **Online Inquiry via AMK's website:** Customers can contact AMK through the Online Inquiry portal at AMK's website via: <https://www.amkcambodia.com/en/contact-us/>

2. Responding on Customers' Suggestions and Complaints

The responding on Customers' suggestions and complaints shall be referred to the Standard Operation Procedure for Contact Center.

3. Communication of Channels to Customers

To make sure customers could easily find the appropriate channels to raise their complaints or make any suggestion about AMK's product and/or services, AMK communicates the available channels to customers by the following:

- **Poster:** Officially lists of channel of receiving complaint (Contact Center, Client Suggestion Box, E-mail) will be printed on poster and posted at Village Bank President's house and AMK offices;

- Marketing collaterals and tools: Contact center number will be primarily included in leaflets, promotion flyers, billboard, ATMs, ATM cards, website, etc.
- Field staff: Contact Center number will be communicated to customers.
- AMK social media and office contact address: Officially lists of channels of receiving complaints (Contact Center, Client Suggestion Box, and E-mail) will be posted in AMK website and corporate Facebook page, LinkedIn and other social media tools.

4. Appointment & Termination of Senior Consumer Relationship Officer

Re-appointment of Senior Consumer Relationship Officer will be made as follows:

- The appointment and termination of the SCRO shall be endorsed by the Remuneration, Nomination and Corporate Governance Committee and approved by the Board of Directors.
- Upon appointment, name and contact information of the SCRO shall be sent to the NBC.
- The NBC is to be notified of any change or termination or resignation of the SCRO.

5. Control Mechanism

When a customer decides to withdraw a complaint or accepts the solutions to the problem, the Institution will document the withdrawal and acceptance of the solution in its summary report to the NBC.

When the consumer accepts the Institution's decision on the complaint, which includes restitution and/or refined, the Institution will fulfill the obligation within 5 (five) working days after the date of the decision and agreed by the customers.

Each responsible department shall follow up and control on the quality and time of response for each communication channels for customers' suggestions and complaints.

To ensure each of communication channel has been effectively managed, Head of Contact Center or a person assigned by head of Contact center will be responsible for providing a monthly report as dashboard with the following information for senior management level and quarterly report to NBC including the cases that customers do not agree to the solution (no longer than the 15th of the first month of next quarter)

6. Unresolved Complaints

Should the Contact Centre be unable to resolve the complaint, the complaint shall be marked as unresolved, and treated as a high priority and also reported to the EXCO, Board of Directors and NBC as unresolved in regular reporting.

Should the Contact Centre consider the complaint closed, however the Customer is not satisfied with the resolution, the complaint shall be marked as unresolved, and the Contact Centre shall offer the customer the following dispute resolution mechanisms:

- Bring the complaint for mediation with the Cambodian Microfinance Association for mediation to resolve the dispute or seek to find a resolution themselves within 30 days
- Directly approach the NBC for resolution, as provided under Prakas B7-017-299 on "Resolution of Consumer Complaints by the NBC
- If the customer is dissatisfied with the outcome of any of the above steps, the customer may bring it to the competent authorities and/or courts for resolutions

If the customer advises that they are not satisfied with the resolution, but does not take any of the above actions within 30 days, the complaint shall be deemed as resolved.

7. Conflict of Interest

The institution ensures all customer complaints are dealt in an equitable, objective, and unbiased manners to avoid any conflicts of interest. This helps to ensure that the complaints handling process in fair and reasonable. The institution ensures staff are aware of and given guidance on, conflict of interest procedures and to make declarations as required.

8. Training

The institution ensures that the Contact Center Policy which cover Suggestion and complaint mechanism involves training to relevant staff, including policy awareness, guidance, reporting, and monitoring of the effectiveness of the policy to handle all customer inquiries and complaints in the professional manners.