Internal Complaint Handling Process

Customer lodges the complaint Staff at the front office desk in the customer lobby issues the customer complaint form (CCF) to the Customer The front office staff will accept the duly completed CCF from the Customer and enters the complaint in the customer complaint register (CCR) Once entered in the CCR, the complaint will be handed over to the Head of Credit to evaluate customer's complaint and refer the matter to the respective line Manager If the line Manager is unable to resolve the matter, the complaint will be escalated to the CEO for a final solution The respective staff at the Sales Division or the Head of Sales will inform the customer on the resolution of the complaint lodged through available

The respective staff at the Sales Division or the Head of Sales will inform the customer on the resolution of the complaint lodged through available communication method (E-mail, Telephone, SMS, WhatsApp, and Letter etc.) to close the case.