

## Customer Complaint Handling Process

At Mercantile Investment and Finance PLC, we are committed to delivering exceptional service at all times. However, we recognize that there may be occasions when you have concerns or complaints regarding our services. Your feedback is extremely valuable to us, as it enables us to continually enhance the quality of our offerings.

If you experience any issues or have any complaints about any aspect of our services, we encourage you to contact us. We are dedicated to addressing your concerns promptly, fairly, and transparently.

You can lodge a complaint or concerns through any of the following channels.

- **Visit a branch:**  
You can visit any of our branches and speak to the Branch Manager regarding your complaint or
- **Email :**  
Send us an email to [customerrelations@mi.com.lk](mailto:customerrelations@mi.com.lk) with details of your complaint. Our customer service team will acknowledge your email and work towards resolving your complaint or
- **Phone :**  
Call to +94112 434412 during business hours (8.30 am to 5.00 pm) and speak to one of our representatives and they will guide you through the complaint resolution process or
- **Write :**  
Write to us at;  
The Compliance Officer - Mercantile Investment and Finance PLC  
No. 236, Galle Road  
Colombo 03  
Sri Lanka.

Upon receiving your complaint, we will acknowledge it within **two working days**. Our aim is to resolve your concerns to your satisfaction within **fourteen working days**.

If, due to unavoidable circumstances, we are unable to provide a resolution within this timeframe, we will keep you informed of the progress and the steps being taken to address the matter.

- If you believe that your complaint has not been adequately addressed, or if you are not satisfied with the resolution provided, you may escalate your complaint to the external dispute resolution schemes listed below:
- You can direct your complaint to the Financial Consumer Relations Department (FCRD) of the Central Bank of Sri Lanka via email, post or fax using the specified format available in their website. Complaint reporting format can be accessed via [https://www.cbsl.gov.lk/sites/default/files/fcrd\\_complaint\\_submission\\_form\\_e.pdf](https://www.cbsl.gov.lk/sites/default/files/fcrd_complaint_submission_form_e.pdf)

The Director  
Financial Consumer Relations Department (FCRD)  
Central Bank of Sri Lanka (CBSL) 30,  
Janadhipathi Mawatha,  
Colombo 01.

Tel : [+94 11 247 7966](tel:+94112477966)

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

- You can seek the services of an independent Financial Ombudsman with regard to your complaint. You can contact the office of the Financial Ombudsman directly and the contact details are as follows.

The Financial Ombudsman,  
Office of the Financial Ombudsman - Sri Lanka  
143 A, Vajira Road,  
Colombo 05  
Sri Lanka.

Tel : +94 11 259 5624  
Fax : +94 11 259 5625  
Email : fosril@sltnet.lk  
Web : www.financialombudsman.lk

Thank you for choosing Mercantile Investment and Finance PLC. We value your feedback and are committed to providing you with the best possible service experience.