

Complaints Management Mechanism at AA Exchange Company (Pvt) Limited

Version: 01

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At **AA Exchange Company (Pvt) Limited**, we prioritize your satisfaction by addressing customer complaints with the utmost promptness and efficiency. Our mission is to ensure that every interaction with our services, whether for currency exchange or remittance, is smooth, hassle-free, and meets the highest standards of excellence.

Our dedicated **Customer Support Center (CSC)** as known as **Complaint Handling Unit** work tirelessly to address and resolve any concerns you may have. We approach every issue with a commitment to transparency, fairness, and integrity, ensuring that your trust in our services remains unwavering.

By focusing on timely resolutions and clear communication, we strive to enhance your overall experience with us, demonstrating our unwavering dedication to customer care. Your feedback and concerns are integral to our growth and continuous improvement, reflecting our promise to serve you better every day.

Outlined below are the comprehensive procedures for lodging and resolving complaints:

Step 1: Complaint Submission

Customers can submit their complaints by providing the following details:

- Full Name
- Contact Information (phone number, email, etc.)
- Detailed Description of the Issue (include dates or transaction details, if applicable)

Submission Channels:

- Toll-Free Number: 0800-71700
- Landline: 051-2894150-57 (Extensions: 212, 213, 214)
- Mobile Number: 0300 0553885
- Email Address: complaint@aaexchange.com.pk
- Complaint Manager:
 - Mobile Number: 03355444537
 - Email Address: mehran.khan@aaexchange.com.pk

Step 2: Complaint Acknowledgment

Upon receiving a complaint, our Customer Support Representative (CSR) will promptly acknowledge it through the customer's preferred communication channel:

- Email
- Phone Call

The acknowledgment will include:

- A unique complaint reference number for tracking
- Expected resolution timelines

Step 3: Complaint Assessment

The complaint will be reviewed to:

- Determine its nature, urgency, and severity
- Identify the relevant department(s) or personnel to handle it

Complaints are categorized as service-related, technical, transactional, or staff-related to ensure proper prioritization and escalation.

Step 4: Complaint Investigation

The assigned CSR will conduct a comprehensive investigation by:

- Gathering all relevant details and documents from the customer
- Reviewing historical data or transaction records (if applicable)
- Coordinating with internal departments to address the root cause of the issue

Throughout the investigation, customers will be kept informed about the status of their complaint.

Step 5: Complaint Resolution

Once the investigation is complete, the CSR will provide a resolution to the customer, which may include:

- Immediate corrective actions
- Compensation (if necessary)
- A detailed explanation of the actions taken

Resolution Timeline: Complaints are typically resolved within **7 working days**. If more time is required due to complexity, the customer will be informed about the revised timeline.

Step 6: Follow-Up Actions

Post-resolution follow-up ensures that the customer is fully satisfied with the outcome. Follow-up actions include:

1. Initial Follow-Up:

- A follow-up email, phone call, or SMS will be made within **2-3 working days** after the resolution to confirm customer satisfaction.
- Feedback will be collected regarding the resolution and overall complaint-handling experience.

2. Additional Follow-Up (if needed):

- If the customer is dissatisfied with the resolution, the complaint will be **escalated** to the **Complaint Manager**, who will:
 - Conduct a secondary review of the case
 - Consult higher management or relevant teams for further investigation
 - Propose an alternative solution to address the customer's concerns

3. Feedback-Based Improvement:

- All feedback and insights gathered during the follow-up process will be documented and used to improve internal processes.

Step 7: Continuous Improvement

To enhance our services and prevent similar issues in the future, AA Exchange Company will:

- Analyze recurring complaints and implement preventive measures
- Regularly update policies, procedures, and training programs
- Use customer feedback to refine operational processes and improve overall service quality

Our Commitment

At AA Exchange Company (Pvt) Limited, our mission is to exceed your expectations by addressing your concerns effectively and promptly. Your satisfaction is our priority, and we strive to provide solutions that reflect our commitment to customer excellence.