Mya Ayer Group of Companies

			Approved By	BOD
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		Grievance Handling Policy		Department
Department	Management		Do. No-Mkt-01-00	Page No: 1 of 2
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Introduction

Customer complaints are part of the business life of any corporate entity Mya Ayer Group of Companies, is a service organization and financial institution in Myanmar. As a service organization, customer service and customer satisfaction is the prime concern of the Company. The Organization believes that excellence in customer service is its prime motto; providing prompt and efficient service should get paramount importance in its business policies.

Purpose

Mya Ayer Group of Companies aims to

Develop a culture that views grievances as an opportunity to improve the organization and how it works

Ensure that any grievances are resolved promptly, objectively and with sensitivity and in complete confidentiality

Treat all our customers fairly at all times.

Ensure all complaints raised by customers are deal with courtesy and on time.

Treat all complaints efficiently and fairly as they can damage the Company's reputation and business if handled otherwise.

Make known to the general public that the company does not use child labor, negative environmental impact of responsible sectors and that all of the MAG, construction sites are fully protected to workers and are used the safety functions.

When the customers may not make complaints, they should be satisfied with the above facts of the company activities can make complaints.

• Work in good faith and without prejudice to the interests of the customer.

The customer has full rights to register his complaint if he is not satisfied with the services provided by the company. He can give his complaint in writing, orally or over telephone. If customer's complaint is not resolved within the prescribed time or if he is not satisfied with the solution provided by the company, he can approach MAG, Corporate Affairs Department with his complaint or other legal avenues available for grievance.

Standing Committee on Customer Service

Executive Director of the company will chair the Standing Committee on Customer Service. Besides two to three senior executives of the company, the committee would also have two to three eminent non- executive(s) drawn from the public as members. The committee should have two customers of the branch as members out of which one should be a senior citizen. The committee would have the following functions.

- The Committee would be responsible to ensure that the company follows all regulatory instructions regarding customer service. Towards this, the committee would obtain necessary feedback from Regional Managers/Functional Heads.
- The committee would submit report on its performance to the customer service committee of the board at quarterly intervals.

Mechanism for customers' complaints

MAG has, at present, put in the following structured mechanism for customers' complaints:

• Customers also have the option to register their complaints online through the MAG, Website.