# COMPLAINT AND RESOLUTION PROCESS

Experienced an issue or you are not satisfied with the service APD Bank? You may lodge your complaint verbally or in writing.

### 1st Step: How to submit the complaint

Submit your complaint to one of the following channels:

- Call customer service at 023-933-999 / 1800 211 888
- Email complaint@apdbank.com.kh
- Connect with us by scan QR



### 2nd Step: Acknowledge receipt of complaint and 1st Level Resolution

Your complaint will be acknowledged and to be resolved within 2 working days or more upon receipt and the complexity of the complaint. However, we aim to resolve the problem for you promptly. If a complaint requires complex investigations or extensive research, you will be notified of the timeframe that will be extended. You will be informed of the status of your complaint from time to time.

### 3rd Step: Appeal and Lodge the Formal Complaint Form

If you are still dissatisfied with the solution provided by us, we would request that you submit to us your feedback or complaint in formal writing form as the accuracy of the information is vital importance to us in resolving the complaint for you promptly.

### 4th Step: 2nd Level Resolution

Upon receipt of the formal complaint form, the board of executive committee will deep dive into the detailed root causes and analyze the fact, make a final conclusion and offer the solution within 30 days of the calendar day.

# 投诉及解决程序

遇到问题或对APD银行的服务不满吗?您可以以口头或书面方式投诉。

# 第一步:投诉方法

通过以下任何一个渠道投诉:

- 拨打客服电话023-933-999 / 1800 211 888
- 发邮件到complaint@apdbank.com.kh
- 扫二维码



#### 第二步:确认收到投诉及一级解决方案

您的投诉会被确认收到,并于收到后2个工作日或更长时间内根据投诉的复杂性解决。无论如何,本行争取尽快为您解决问题。若任何投诉需要进行复杂的调查或大量的研究,本行会通知您关于所需要的时间。您会不时收到关于您投诉的状况。

## 第三步:申诉及正式投诉

若您不满于本行提供的解决方案,我们会要求您提供反馈或递上正式的书面投诉,因为正确的信息是非常重要的,它能够让我们快速解决您的投诉。

## 第四步:二级解决方案

收到正式投诉后,本行的执行委员会会深入调查事情的起因并对事情的真相进行分析,然后做出最终总结,并于30个日历天内为您提供解决方案。