

## COMPLAINTS HANDLING

For complaints and concerns regarding the products and services of SBA, the client may call the Bank's Customer Service Helpline at +632 8721-6000 and +632 8672-6300 or send an email to [customer.service@sterlingbankasia.com](mailto:customer.service@sterlingbankasia.com). All complaints or concerns communicated to the Bank shall be treated with utmost confidentiality and urgency and shall be recorded, reviewed, and investigated on by the proper Bank Officers. The Bank shall acknowledge receipt of the concern within two (2) calendar days from its receipt of the communication from the client. For concerns classified as simple, the Bank shall send its resolution to the client within nine (9) calendar days from receipt of the communication. If the concern is complex, the notice of resolution shall be made by the Bank within forty-seven (47) calendar days from the date of receipt of the communication from the client. For this purpose, a concern is considered complex if its assessment, verification, or investigation requires the intervention of a third party. The Bank will notify the client if it needs additional time to resolve the concern and state the reason(s) therefore. In such case, the concern shall be resolved within forty-five (45) calendar days from the date when the notice was given by the Bank to the client. The client may also communicate complaints and other concerns directly to the Bangko Sentral ng Pilipinas (BSP) Financial Consumer Protection Department by calling +632 8708-7087 or by sending an email to [consumeraffairs@bsp.gov.ph](mailto:consumeraffairs@bsp.gov.ph).