



## COMPLAINT PROCEDURE

**Dear Valued Customers,**

At Pak China Investment Company Limited (PCICL), we are committed to addressing your concerns promptly, fairly, and transparently. To ensure timely and effective resolution of customer complaints, the Company has entrusted this responsibility to a senior officer.

For the convenience of our valued customers, the following complaint-handling procedure has been established:

- You may lodge a complaint through any reasonable means, including letter, telephone, facsimile, email, PCICL's website, or in person.
- Complaints may also be submitted through the State Bank of Pakistan's "Sunwai" portal or mobile application.
- PCICL will formally acknowledge receipt of your complaint within 48 hours.
- Minor complaints (such as delays in correspondence, change of address or contact details, eCIB reporting, etc.) will be resolved within 03 working days. Complaints relating to misbehavior, repayment, or settlement disputes will be resolved within 07 working days, depending on their complexity.
- Complaints requiring extensive or extraordinary investigation will be resolved within 15 working days, with an interim response provided where applicable.
- Major complaints will receive an interim response within 10 working days and will be resolved within 15 working days. In fraud-related cases, final responses will be issued within 30 working days.
- PEPs related complaint will be resolved within 15 working days from the date of registration or where the complainant remains dissatisfied with the outcome, the matter may be escalated to the focal person appointed by SBP.
- Complaints received from Senior Citizens will be handled on a priority basis.
- Please address your complaints to the "Complaint Officer / Manager Compliance" at the email address or postal address provided below.
- If you are not satisfied with the resolution communicated by PCICL, you may escalate your concerns to the Managing Director of the Company at the same address.

**PCICL Address:** The Complaint Officer/Manager Compliance.

Pak China Investment Company Limited,  
13th Floor, Saudi Pak Tower, Blue Area, Islamabad.

Telephone:

051-2099666

051-2099619 (Direct)

E-mail: [feedback@pakchinainvest.com](mailto:feedback@pakchinainvest.com)

We believe that this procedure will ensure expeditious and fair resolution of any complaints/grievances made by you.