

DISPUTE RESOLUTION PROCESS

SANASA Development Bank PLC is committed to providing superior customer service to our customers. We prioritize your satisfaction and ensure that all concerns are addressed quickly and fairly.

If you notice any unrecognized or unauthorized transactions performed via your UPay app, please contact us immediately. We are dedicated to resolving any concerns promptly, with fairness, transparency, and efficiency.

1. How to Reach the UPay Team:

- UPay Call Center: Contact a call center agent to report your issue by dialing the UPay hotline at 0115 511 511.
- Visit an SDB Branch: You can also submit your complaint in person by providing a written letter at any of our branches.
- WhatsApp: Reach us via WhatsApp at 076 851 1511.
- Email: For assistance, email us at support@upay.lk.

If you would like to escalate your complaint to higher authorities, kindly follow the steps outlined below.

Customer Complaint Handling Process:

To file any complaints, you can reach the SDB bank's call center at 011 5 411 411, the Head Office Customer Complaint Handling Unit at 011 2 832 571, or the Central Complaints Handling Officer via email at headfcps@sdb.lk

For additional details on the customer complaint handling process, please visit our bank's website at <https://www.sdb.lk>

2. Timely Resolution:

- We are committed to resolving complaints as quickly as possible. For more complex issues, we aim to resolve them within 7 working days.
- Please note that resolving your dispute may sometimes involve initiating a chargeback with the relevant Acquiring Institutions. Chargeback procedures are governed by the rules and timelines set by the LankaPay network or other affiliated organizations.
- Be aware that chargeback cutover days may impact the resolution process with acquiring institutions.

3. Regular Updates:

We will keep you informed about the status of your complaint as applicable.