



# COMPLAINT HANDLING POLICY

นโยบายการจัดการข้อร้องเรียน

## QRS Global - Complaint Handling Policy

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## A. Purpose and Scope

This policy outlines the principles and procedures that QRS Global follows to ensure that all client complaints are handled fairly, efficiently, and consistently. It applies to all departments, employees, and representatives.

## B. Definitions

- Complaint: Any expression of dissatisfaction regarding services, platforms, employees, or business conduct of QRS Global.
- Complainant: The individual or entity submitting the complaint.
- Resolution: The final outcome provided to address the complaint.
- Complaint Handler: The staff member responsible for managing and resolving the complaint.

## C. Submission of Complaints

Clients may submit complaints via the following channels:

- Email: support@qrsglobal.com
- Phone: [Insert Phone Number]
- Live Chat: through the official website
- Social Media: via Direct Message
- In-person: at any QRS Global office

A complaint should include the client's full name, account number (if applicable), details of the issue, date, and any relevant documents.

## D. Complaint Handling Procedure

1. Logging – All complaints are entered into the Complaint Register.
2. Assignment – A Complaint Handler is assigned to manage the case.
3. Investigation – Conducted impartially, collecting all relevant facts.
4. Communication – The complainant is kept informed throughout the process.
5. Resolution – A proposed solution is shared with the client, along with any actions taken.

## E. Timeframes

- Acknowledgement: within 1 business day
- Investigation: completed within 7 business days
- Final Resolution: communicated within 10 business days from receipt
- Escalation Outcome (if requested): within 5 business days

If delays occur, the client will be notified along with revised time estimates.

#### **F. Escalation Process**

If the client is dissatisfied with the outcome, they may request escalation to the Compliance Manager. A second-level review will be performed, and a final written response will be issued.

#### **G. Record Keeping**

All complaint records, including communication and resolution, will be retained securely for at least 5 years in accordance with legal and regulatory requirements.

#### **H. Monitoring and Continuous Improvement**

Management regularly reviews complaint data to:

- Identify systemic issues
- Enhance procedures
- Develop staff training
- Improve overall client experience

Quarterly complaint trend reports are submitted to senior management.

#### **I. Legal Rights and Debt Recovery**

Lodging a complaint does not prevent QRS Global from continuing lawful collection activities for outstanding obligations. In urgent or serious cases, QRS Global may seek interim or injunctive relief as permitted by law.

