

Complaints Policy

1. Purpose

The complaints management process aims to ensure maximum customer satisfaction, protection of company assets, effective and efficient conduct of activities in accordance with the law and other regulations, reliability, integrity, and timely availability of the accounting, operational, and financial reporting system.

2. Scope

This section outlines the general framework for handling customer calls and feedback activities of the Customer Service Representative under the supervision of the Customer Relationship Management Director.

- Correction of erroneous transactions,
- Resolution of customer grievances,
- Taking action and providing feedback on customer complaints, • Consideration of suggestions and comments.

3. Responsibilities

In accordance with the relevant procedure, the General Directorate Units and all locations are responsible for conducting transactions, and the Customer Relationship Management Director and relevant departments are responsible for keeping the procedure up-to-date and sharing information.

4. Definitions

Customer Call System: The system in which complaints/requests/suggestions received via mail, social media, WhatsApp, field team, or phone calls are recorded and reports are generated by the Customer Representative.

Customer Service: Customer calls from support hotline numbers are handled by customer representatives.

Customer Representative: The personnel responsible for handling customer complaints/requests/suggestions and conducting feedback activities.

Notification Channels: Customers can report complaints/requests/suggestions. Customer support hotline, email, social media, WhatsApp, field team.

Customer Response Channels: Channels used during the response to customer complaints/suggestions/requests.

Contact Center: Email, customer service support hotline, WhatsApp, social media, complaint platform.

Recording System: The system where calls received by the Contact Center Unit during business hours are recorded.

Complaint: The verbal or written expression of problems or dissatisfaction experienced by customers regarding the provision of services.

Refund: The return of the customer's money. Bilgi Sınıfı: **Kamuya Açık**

Board of Directors: The administrative body responsible for making decisions within the company.

Service Request: Requests received from customers.

Suggestion: Recommendations received from customers.

Information/Request: Information received from customers regarding a transaction, and the amount of the transaction they want to make.

Central Bank: The Central Bank of the Republic of Türkiye. 5. Procedures

5.1. General Rules

5.1.1. Types of Requests: The types of requests that our customers can submit to the company are listed below.

- Complaint
- Suggestion
- Information Request • Feedback / Comment

- Positive Feedback ○ Negative Feedback

5.1.2. Channels for Receiving Requests: The channels through which customer requests/complaints/suggestions are received are as follows:

All requests/complaints/suggestions from customers can also be addressed through Email, WhatsApp, Social Media, or by phone.

o Phone:

All calls from customers are answered by Customer Representatives. They are recorded and stored in the call system.

o Application Registration System: Application records are opened by the Call Center through the system.

o Email:

Emails received at customer.services@unitedpayment.com, info@unitedpayment.com, or the company's email address are monitored by Customer Representatives. Applications are responded to via email or by phone.

o WhatsApp:

Requests/suggestions/complaints received from customers via WhatsApp are handled through WhatsApp. If a solution can be provided via WhatsApp, it is handled through WhatsApp; otherwise, support continues by phone.

o Social Media:

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Requests/suggestions/complaints received through Twitter, Instagram, and Facebook are checked via social media accounts and responded to as needed. No response is provided to comments containing offensive language.

5.1.3. General Overview

- Customer problems should be addressed within 20 business days.
- Team Leaders evaluate 5 incoming, 1 outgoing call, and 1 chat record per Customer Representative using voice recordings through Alotech and the Quality Assessment Form available on the system. Evaluations are visible on the Agent screen, including scores and audio playback. Team Leaders perform evaluations of 5 incoming calls, 1 outgoing call, and 1 chat for each Customer Representative receiving calls on a monthly basis.

6. Reporting:

Data obtained after resolving customer notifications recorded are reported monthly.

- The Customer Relations Department reports customer complaints/requests/suggestions from the previous month each month.
- Callbacks are made by customer representatives. If the customer cannot be reached, a total of 2 calls are made. If contact cannot be made, the record is closed with an explanation. If the customer contacts again, information is provided regarding the closed record.

7. Practices

Customers report complaints/requests and suggestions through notification channels. Incoming calls are answered by customer representatives in compliance with customer greeting and conversation quality standards. Complaints/requests/suggestions received through notification channels are forwarded to the customer representative's email. The customer representative contacts the customer, identifies the problem, and checks the transactions. The customer representative opens a record in the system. If it's general information or a complaint/request/suggestion that the customer representative can resolve, the request is addressed, and the record is closed. If it needs to be directed to the relevant department, a task is assigned via the system or it is forwarded to the relevant department via email. The relevant department provides a solution, the call record is closed, or the solution method is documented in writing. The transaction is completed by the relevant person, and the record is closed.

7.1. Customer Information

Customer representatives enter the following information into the customer registration system. These details are kept open in the system until the issue is resolved.

- Customer name and surname • Customer number
- Reason for the customer's call • Subject

- Description (details related to why the customer called)

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7.2. Resolution of Customer Problems

To resolve issues related to customer employees and technical glitches, communication is established with all departments based on customer complaints, requests, and suggestions. As a result, customer problems are resolved.

8. Responsibilities

The Customer Representative and Team Leader report to the Customer Relationship Manager, while the Customer Relationship Manager is required to report to the General Manager.

Customer Service and Responsibilities

Customer Representative

- Handles inquiries from different notification channels to Customer Services.
- Provide solutions in cases where the Customer Representative is required to provide a solution.
- In cases where the Customer Representative cannot provide a solution, they redirect the request to the relevant department.
- Enters customer information into the Customer Call System keeps the information up-to-date and monitors transactions in the system.
- Tracks customer transactions and resolves problems.