AL Habib Asset Management Limited

Complaint Handling Mechanism for Mutual Funds and Pension Schemes

Complaint Handling Mechanism of AL Habib Asset Management Limited is in compliance with NBFC Regulations 2008 to ensure transparent, efficient, and timely resolution of customer complaints.

Customers may register complaints through any of the following channels:

a) Helpline
UAN: (021) 111-342-242 ext 222

b) Email
complaints@alhabibfunds.com

c) Website address
https://alhabibfunds.com/contact-us#complaint

d) MUFAP Complaint Portal
https://www.mufap.com.pk/Contact/ComplaintPortal

e) SECP Online Portal
https://sdms.secp.gov.pk/

Complaint Handling Process

- All complaints received through any channel are formally recorded by AHAML's Complaint Management.
- Upon registration, a unique ticket number is generated.
- The complaint is then forwarded to the relevant department for prompt review and resolution.
- The ticket number serves as a reference for all future correspondence.
- The concerned department must provide a resolution or feedback within a defined timeframe.
- If the complaint remains unresolved beyond the Turnaround Time (TAT) of 7 working days, it is escalated via high-priority email to the Department Head, and further to higher management, if necessary.
- The complainant is updated through the relevant communication channel immediately after feedback is received from the department.
- If complaint could not be resolved within the defined TAT, an email/ call will be made to update the status for the complaint resolution and inform the revise TAT.
- An independent review system for closed complaints is regularly conducted to ensure completeness and accuracy of resolutions.
- Complaint trends and findings are analyzed to improve internal processes, address systemic issues, and reduce future complaints.

Record Handling

All complaint records are maintained in a manner that ensures availability and accessibility of information to all relevant stakeholders, whenever required.