**Customer Feedback System**

**Policy Objective**

The purpose of this policy is to establish a structured and transparent framework for collecting, analyzing, and acting upon customer feedback. By prioritizing customer feedback, Encore aims to continuously improve its services, strengthen customer relationships, and enhance customer satisfaction.

**Scope**

This policy applies to:

1. **Customers**: Any individual or entity that engages with the company’s services.
2. **Employees**: All employees and staff members responsible for collecting, managing, and responding to customer feedback.

**Feedback Channels**

Encore will ensure multiple channels are available to customers for submitting feedback. These channels include:

1. **Digital Channels**:
   * Online surveys (distributed via email, SMS, or the company’s mobile app).
   * Social media platforms (e.g., Facebook, Instagram, Twitter) for direct messages or posts.
   * Feedback forms embedded in the company’s website and app.
2. **Offline Channels**:
   * Suggestion boxes at branch locations (optional).
   * Phone feedback through the customer service hotline.
3. **Direct Engagement**:
   * Feedback collected during consultations with loan advisors.

All feedback channels will remain active and accessible to customers at all times.

**Feedback Collection Process**

1. **Scope**: The company will ensure that surveys and feedback forms are short, simple, and focused on key service areas (e.g., application process, customer service, loan approval times).
2. **Anonymity**: Customers may choose to remain anonymous when providing feedback, ensuring their privacy and comfort.

**Feedback Management**

**Classification:**  
Feedback will be categorized as follows:

* Compliments: Positive comments regarding service quality, processes, or employees.
* Suggestions: Recommendations for service or operational improvements.
* Complaints: Issues or concerns raised by customers.

**Prioritization:**

* Urgent complaints (e.g., related to loan errors, fraud, or policy miscommunication) will be addressed immediately.
* Suggestions and non-urgent feedback will be analyzed on a monthly basis.

**Continuous Improvement**

* Feedback will be used to guide training, update processes, and improve systems.
* Success stories on improvements driven by customer feedback will be shared across channels to build transparency and trust.

**Confidentiality and Data Protection**

All feedback data will be handled with utmost confidentiality in compliance with applicable data protection laws and the company’s privacy policy.

**Policy Review**

This policy will be reviewed annually to ensure effectiveness and alignment with the company’s objectives.