اعتماد
Etimad

Complaint Receipt Guide

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Introduction

This Guide aims to clarify the mechanism for receiving and handling complaints through an integrated and unified system to provide support for service beneficiaries and enhance their satisfaction with the handling of complaints and requests. The Guide also includes the expected resolution time, as well as the approved escalation cases and mechanisms.

Complaint Receipt and Handling Mechanism:

The Platform offers multiple communication channels to support, empower, and assist beneficiaries. Furthermore, it is committed to engaging with and responding to messages, requests, and complaints received through these channels, and strives to implement best measures and procedures to address them within specified timeframes.

1.1 Complaint Receipt Channels:

Channel	Service Availability
Unified Contact Number (**19990)**	7/24
Contact Us Form on Etimad platform https://portal.etimad.sa/ar-sa/aboutetimad/contactuscrm	7/24
Contact Us Form on Etimad Business App	7/24
E-mail: **(ecare@etimad.sa)**	7/24
Sign Language Support	5/8
Social Media Channels **X** (Formerly Twitter): **@etimadsa**	7/24
Live Chat on Etimad Platform **https://etimad.sa/**	7/24
Smart Assistant " Etamid "	7/24
Etimad Individuals App	7/24
Etimad Business App	7/24

Virtual increase	almost

1.2 Complaint Receipt Conditions:

- A request number must have been previously submitted through one of the communication channels. Complaints shall be accepted in the following cases: Exceeding the response time for requests according to the duration specified in the Service Level Agreement (as per Clause 2 of the Expected Time for Processing Requests and Complaints table).
- Closing a request submitted for a service without reaching a satisfactory result.
- Inability to benefit from the service due to a technical challenge.
    - Dissatisfaction with the conduct of the Customer Service Representative during the communication process.

1.3 Complaint Handling Mechanism

1.3.1 Receiving the Complaint:

- Complaints shall be submitted through the following channels:
- Registration of the complaint through the designated employee.
- Electronic registration of the complaint by the beneficiary.
    - The beneficiary shall be notified of the complaint number via text message.

1.3.2 Responding to the Complaint:

- Reviewing the complaint details and verifying their compliance with the conditions set out in Clause 1.2.
- If the complaint does not meet the complaint receipt conditions, the beneficiary shall be contacted, guided on the correct procedure, and the complaint shall be closed.
- If there is missing data or required information, the beneficiary shall be contacted to complete it.
- If the beneficiary does not respond to contact attempts, they shall be notified via text message to complete the required information within three (3) business days to avoid closure of the complaint.

1.3.3 Processing the Complaint:

- The complaint shall be processed within the timeframe specified in the Service Level Agreement.
- The beneficiary shall be contacted and notified of the outcome of the complaint processing.

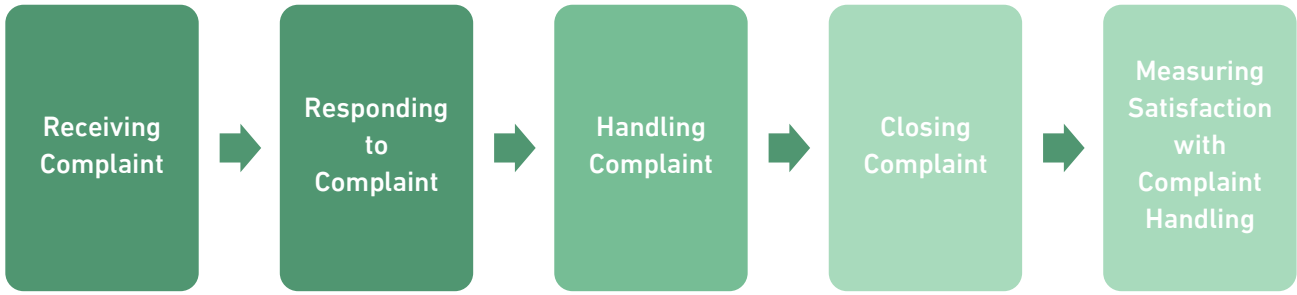
1.3.4 Closing the Complaint:

- The beneficiary shall be notified of the complaint closure via text message.
- The beneficiary may request the reopening of the complaint through the communication channels within three (3) business days from the date of receiving the closure notification.

1.3.5 Measuring Satisfaction with Complaint Handling:

- The beneficiary's level of satisfaction shall be assessed after processing the complaint through a text message containing a link to the satisfaction survey.

Service Progress



1. Expected Time for Processing Requests and Complaints

Channel	Type of Request	Service Availability Time	Expected Response Time	Average Processing Time
Unified Contact Number	Inquiry	7/24	20 seconds	Instant
Live Chat		7/24	20 seconds	Instant
Contact Us Form		7/24	Instant	3 Business Days
E-mail:		7/24	One Business Day	2 Business Days
X (Formerly Twitter) Platform Live Chat		7/24	15 minutes	Instant
Sign language		5/8	20 seconds	Instant
Unified Contact Number	Suggestion	7/24	20 seconds	10 Business Days
Contact Us Form		7/24	Instant	
E-mail:		7/24	One Business Day	
X (Formerly Twitter) Platform Live Chat		7/24	15 minutes	
Sign language		5/8	20 seconds	
Unified Contact Number	Requesting a Service	7/24	20 seconds	5 Business Days
Contact Us Form		24/7	Instant	
E-mail:		24/7	One Business Day	

X (Formerly Twitter) Platform Live Chat		7/24	15 minutes	
Sign language		5/8	20 seconds	
Channel	**Type of Request**	**Service Availability Time**	**Expected Response Time**	**Average Processing Time**
Unified Contact Number	Technical Problem	7/24	20 seconds	3 - 5 Business Days
Contact Us Form		7/24	Instant	
E-mail:		7/24	One Business Day	
X (Formerly Twitter) Platform Live Chat		7/24	15 minutes	
Sign language		5/8	20 seconds	
Unified Contact Number	Complaint	7/24	20 seconds	5 Business Days
Contact Us Form		7/24	Instant	
E-mail:		7/24	One Business Day	
X (Formerly Twitter) Platform Live Chat		7/24	15 minutes	
Sign language		5/8	20 seconds	
Procedural Services		Service Availability Time	Expected Completion Period	
1. Activating establishments with no commercial register		Depends on Communication Channel Availability Time	2 Business Days	
2. Managing permissions (Add User)		Depends on Communication Channel Availability Time	2 Business Days	

3. Managing permissions (Disable User)	Depends on Communication Channel Availability Time	One Business Day
4. Managing permissions (Change User Permission)	Depends on Communication Channel Availability Time	2 Business Days

2. Escalation

3.1 Escalation Cases:

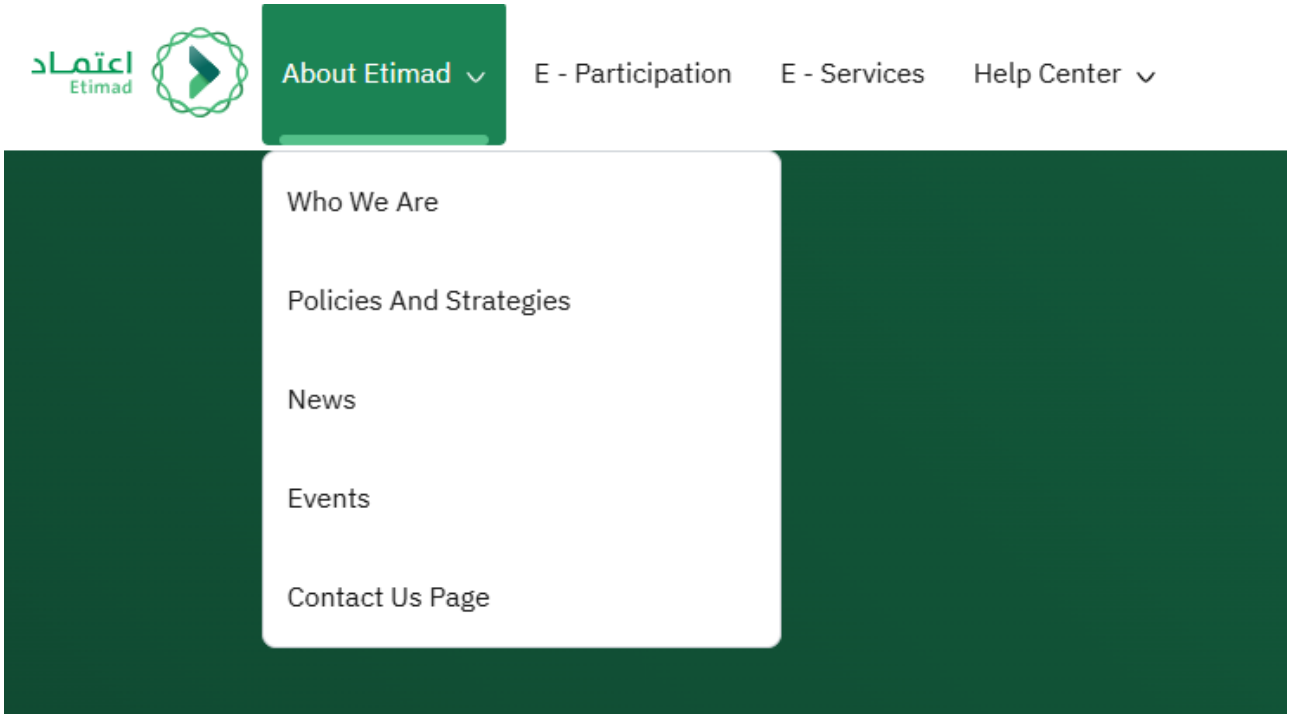
- Exceeding the expected time for complaint processing.
- Receiving a complaint closure notification without processing.
- Inability to submit a complaint through the communication channels.

3.2 Escalation Mechanism:

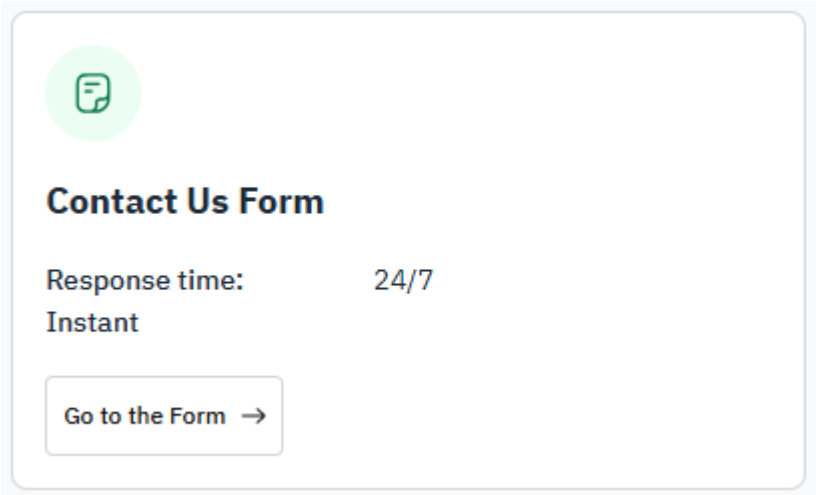
The beneficiary may submit an escalation request electronically through the “Contact Us” form on the Etimad Platform or via the Etimad Business application. The specialized team shall follow up on the request and take the necessary actions within three (3) business days.

Usage Instructions:

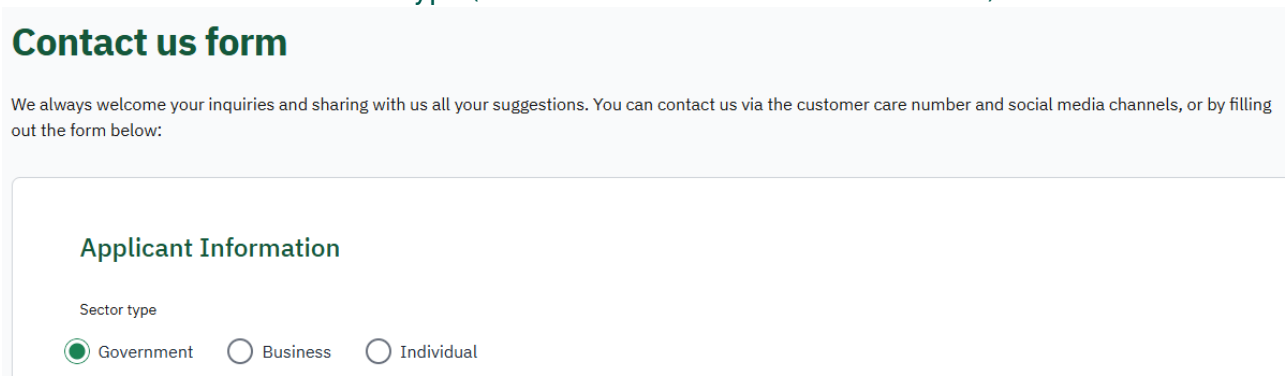
1. Access the following link: On Etimad Platform Financial Services Platform (etimad.sa), and select "About Etimad" then "Contact Us”.



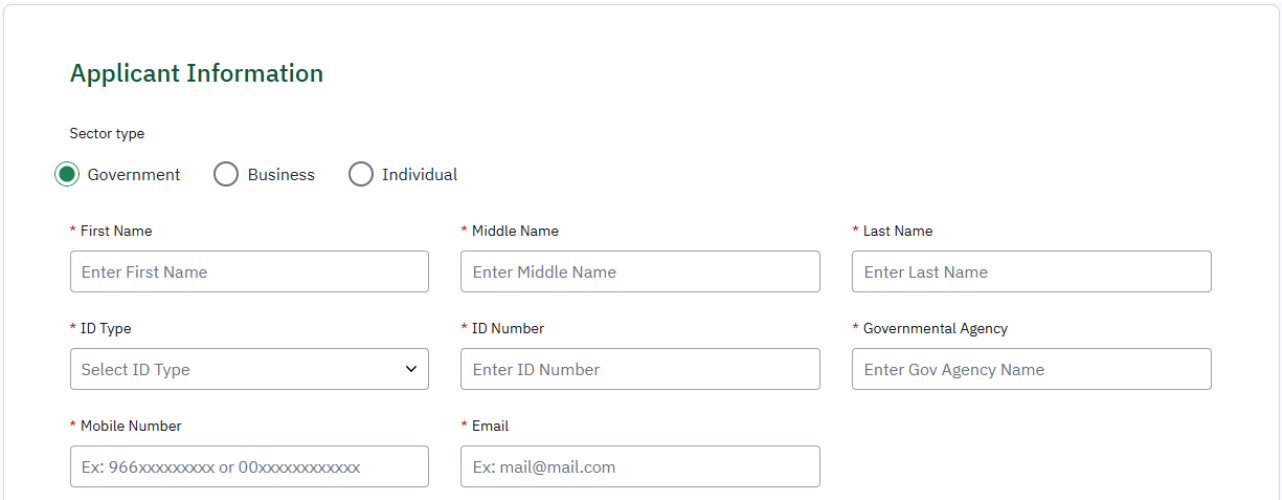
2. **Select "Go to the Form" from the "Contact Us Form" channel.**



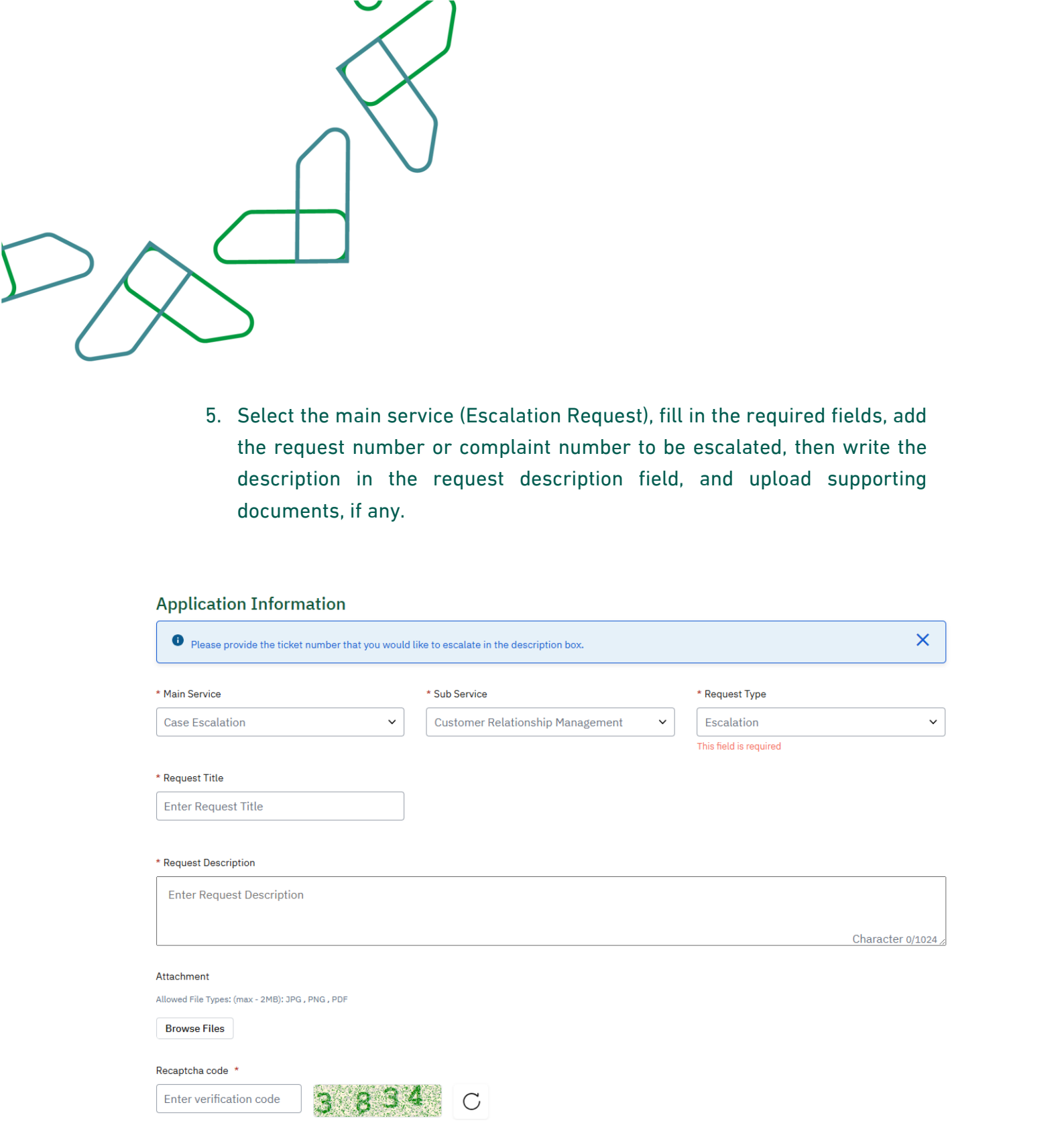
3. Select the sector type (Government – Business – Individuals).



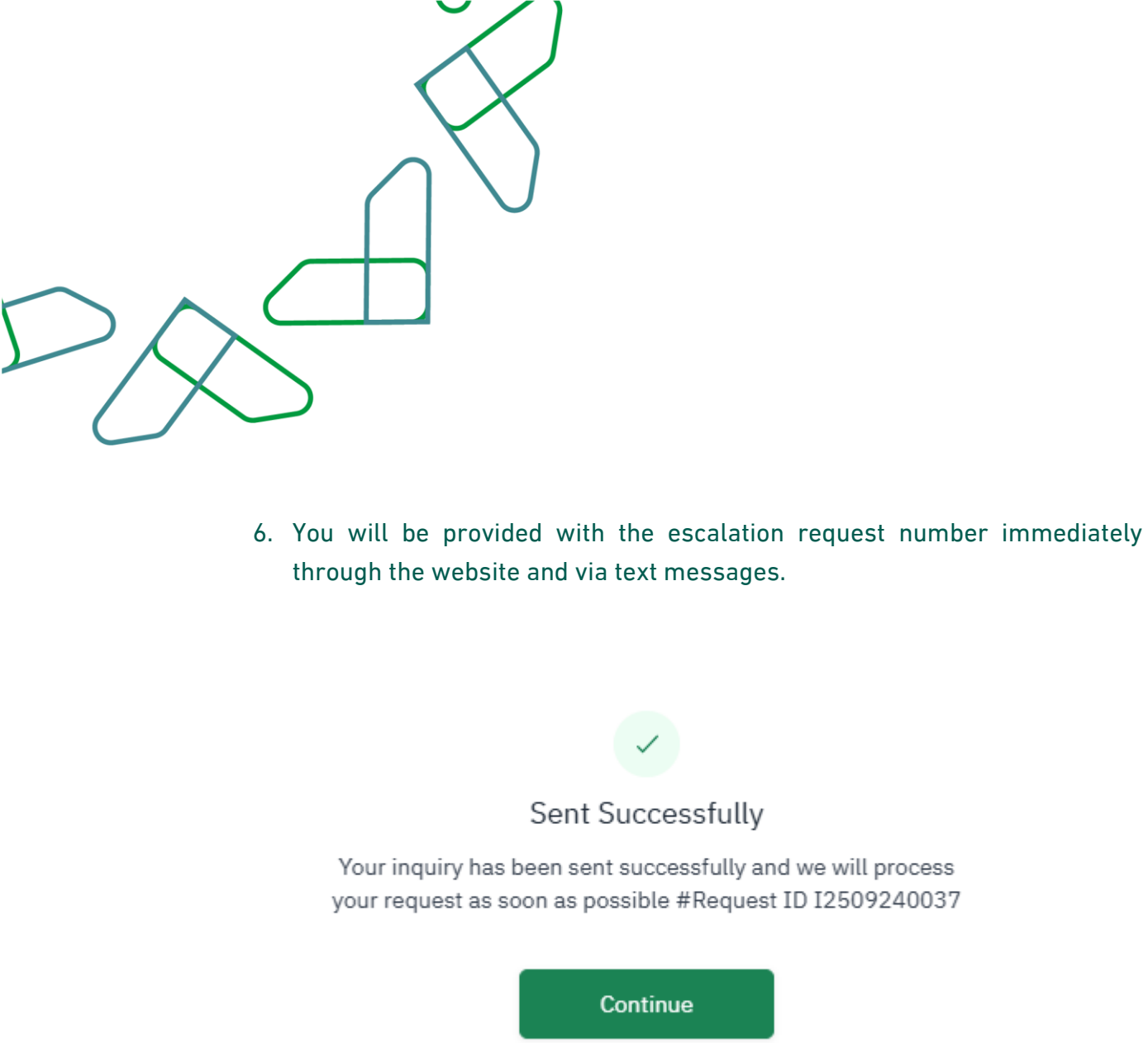
4. Fill in the applicant's information.



5. Select the main service (Escalation Request), fill in the required fields, add the request number or complaint number to be escalated, then write the description in the request description field, and upload supporting documents, if any.



6. You will be provided with the escalation request number immediately through the website and via text messages.



3. Frequently Asked Questions (FAQs)

- What is expected timeframe for processing a complaint?

  According to Table No. 2, "Expected Time for Processing Reports and Complaints," processing time is calculated based on business days from Sunday to Thursday
- What is the timeframe for completing the required data/documents upon receiving a notification?

  The beneficiary is required to provide the requested data/documents within three (3) business days from receiving the notification to avoid closure of the complaint.
- How can the required documents be submitted upon receiving a notification to complete the data?
- The documents may be sent via email to Ecare@etimad.sa, with the complaint number included in the email subject line.
- How can a screenshot of the technical issue faced by the beneficiary be shared?
  - The Etimad Platform provides several channels that enable the beneficiary to submit a complaint and share a screenshot of the technical issue through the following:
  - E-mail.
  - The “Contact Us” form on the Etimad Platform.
  - Private messages to the Etimad account on the X platform.

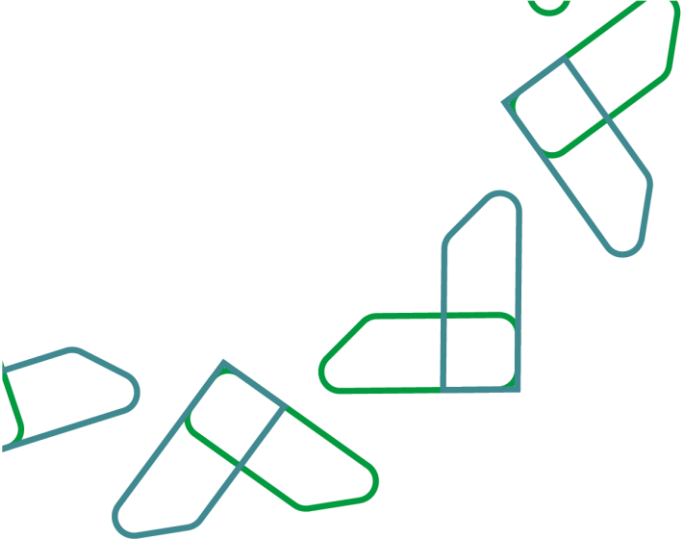
- What is the procedure if the beneficiary does not respond to contact attempts?

  If the beneficiary does not respond to contact attempts, a notification shall be sent via text message to the registered mobile number. The beneficiary may re-establish communication within three (3) business days to avoid closure of the complaint.

- How can the beneficiary follow up on a complaint?
  The beneficiary shall be provided with the complaint request number via text message to the registered mobile number. The beneficiary shall also be notified of the complaint status via text message. The complaint may be followed up through the various communication channels.

- What is the procedure if a case requires processing within a shorter timeframe than the expected complaint processing period?
  The support team shall make every effort to process the complaint within a shorter timeframe than the expected period. The beneficiary is required to take into consideration the specified Service Level Agreement timeframes for processing complaints and the related procedures.
- How is the beneficiary's satisfaction with complaint handling assessed?
  The beneficiary's level of satisfaction shall be assessed after processing the complaint through a text message containing a link to the satisfaction survey.

- What is the procedure if the beneficiary is not satisfied with the complaint handling?
  The Etimad Platform has provided a specialized team to follow up on the causes of beneficiary dissatisfaction and take the necessary actions accordingly.



Privacy and data confidentiality

To view the privacy policy, please visit the following link:

https://portal.etimad.sa/ar-sa/policiesandstrategies/privacy

Disclaimer

To view the disclaimer policy, please visit the following link:

https://portal.etimad.sa/ar-sa/policiesandstrategies/usageanddisclaimar

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