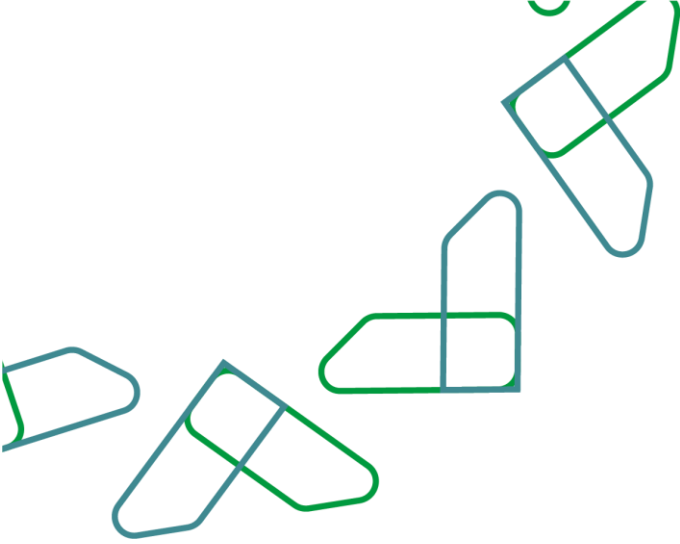




Complaint Receipt Guide

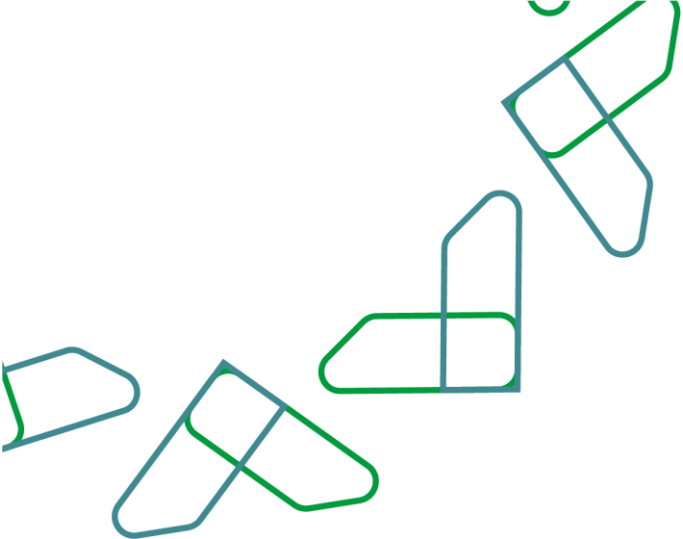
Last Updated: 05 September 2025
Version: 6



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Introduction

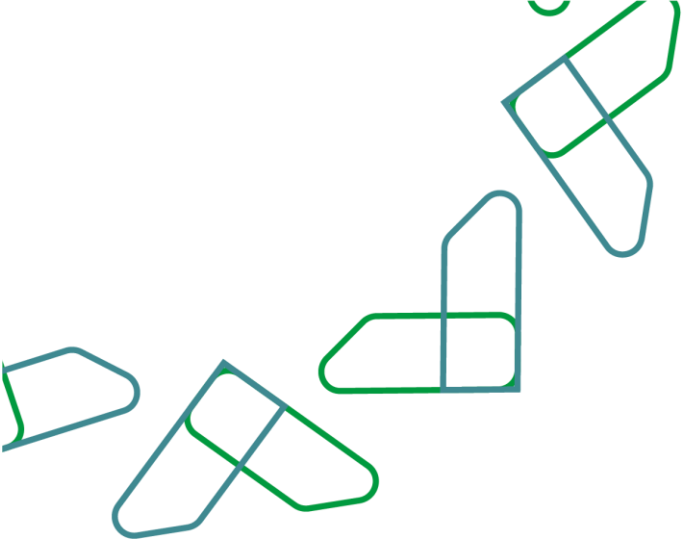
This Guide aims to clarify the process of receiving and addressing complaints through an integrated and unified system, designed to support and assist beneficiaries of provided services and enhance their satisfaction with complaint handling and request resolution process. Furthermore, this Guide outlines expected time frames for resolution as well as approved escalation cases and mechanisms.

1. Complaint Receipt and Handling Mechanism:

The Platform offers various communication channels to provide support, empowerment, and assistance to 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	7/24
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



1.2 Complaint Receipt Conditions:

- A request number must be provided in advance through one of the communication channels. Complaints will be accepted for 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 behavior of the employee representing the beneficiary services during communication.

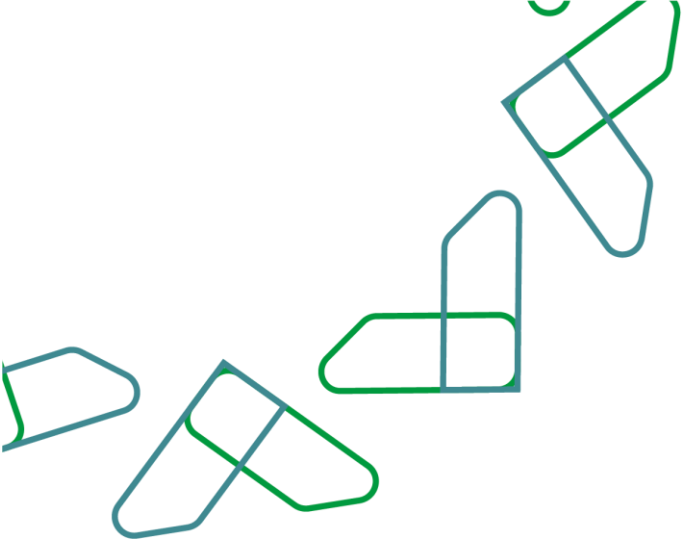
1.3 Complaint Handling Process

1.3.1 Receiving Complaint:

- Complaint submission channels may include the following:
 - Beneficiary may register complaints in-person through employee designated for handling complaints.
 - Beneficiary may register complaints electronically through available channels.
- Beneficiary shall receive a text message notification with their complaint number.

1.3.2 Responding to Complaint:

- Reviewing complaint data and verifying its Compliance with the conditions mentioned in Clause 1.2.
- Communicating with Beneficiary, if necessary, when the complaint does not comply with the conditions for receiving the complaint.
- Communicating with Beneficiary If there is a lack of data or required information.
- If beneficiary does not respond, a text message shall be sent, notifying them to provide data within three (3) business days.]



1.3.3 Handling Complaint:

- Complaints shall be addressed within the Service Level Agreement.
- Beneficiary shall be notified of processing outcome via text message.

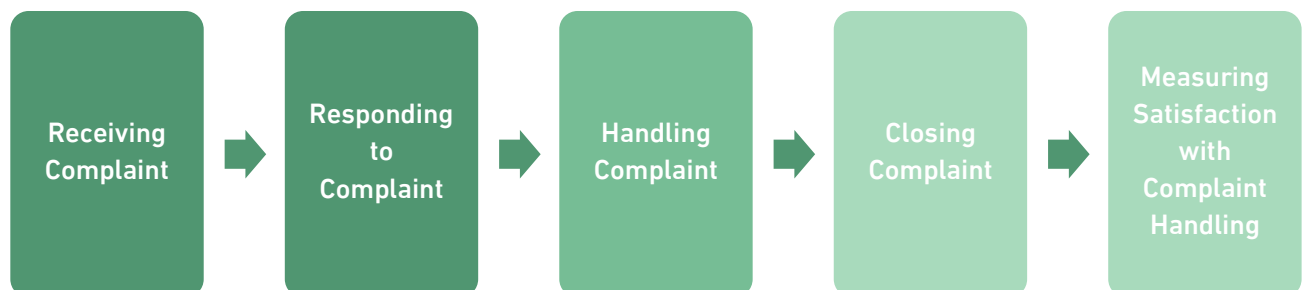
1.3.4 Closing Complaint:

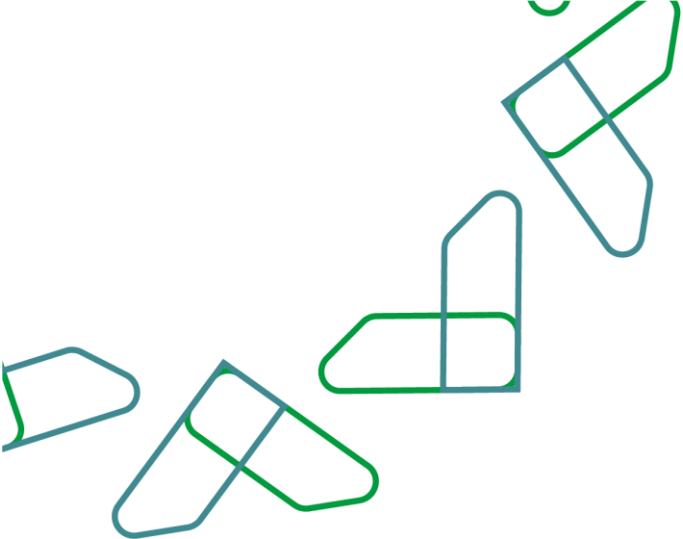
- Upon complaint closure, Beneficiary shall be notified via text message.
- Beneficiary may request reopening complaint within three (3) business days of receiving closure notice through communication channels.

1.3.5 Measuring Satisfaction with Complaint Handling:

- Conducting a satisfaction assessment after handling complaint by sending a text message to Beneficiary with a link to a satisfaction assessment survey.

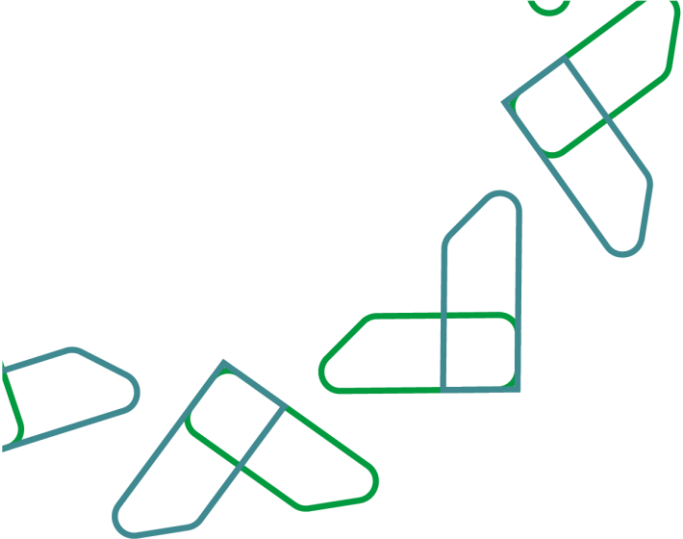
Service Progress



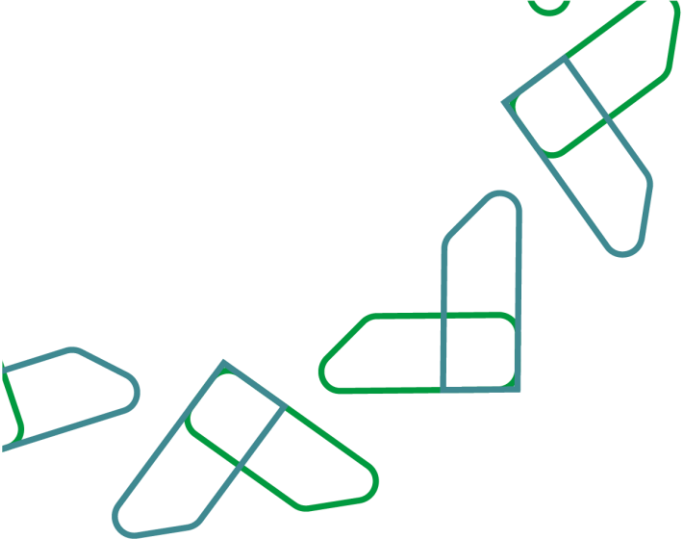


2. Expected Time for Processing Reports and Complaints

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
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	
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	
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	
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	



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

3. Escalation

3.1 Escalation Cases:

- Exceeding expected time for complaint processing.
- Receiving closure message without processing complaint.
- Inability to file complaint through communication channels.

3.2 Escalation Mechanism:

Beneficiary can automatically submit an escalation request through the "Contact Us" form on the Etimad platform or via the Etimad Business application. The specialized team will immediately begin processing the escalation request and take the necessary actions within 3 business days.

Usage Instructions:

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



Who We Are

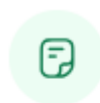
Policies And Strategies

News

Events

Contact Us Page

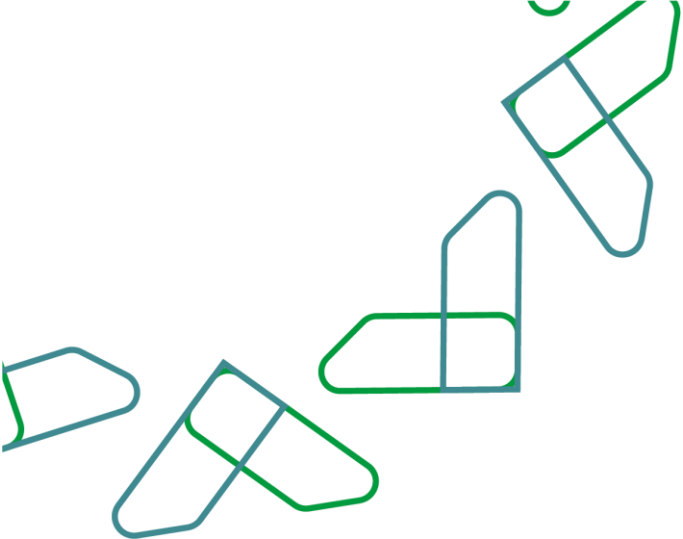
2. Select "Go to the Form" from the "Contact Us Form" channel.



Contact Us Form

Response time: 24/7
Instant

Go to the Form →



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

Contact us form

We always welcome your inquiries and sharing with us all your suggestions. You can contact us via the customer care number and social media channels, or by filling out the form below:

Applicant Information

Sector type

☒ Government ☐ Business ☐ Individual

4. Fill in the applicant's information.

Applicant Information

Sector type

☒ Government ☐ Business ☐ Individual

* First Name

Enter First Name

* Middle Name

Enter Middle Name

* Last Name

Enter Last Name

* ID Type

Select ID Type

* ID Number

Enter ID Number

* Governmental Agency

Enter Gov Agency Name

* Mobile Number

Ex: 966xxxxxxxx or 00xxxxxxxxxxxx

* Email

Ex: mail@mail.com

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 available.

Application Information

 Please provide the ticket number that you would like to escalate in the description box.



* Main Service

Case Escalation



* Sub Service

Customer Relationship Management



* Request Type

Escalation



This field is required

* Request Title

Enter Request Title

* Request Description

Enter Request Description

Character 0/1024

Attachment

Allowed File Types: (max - 2MB): JPG , PNG , PDF

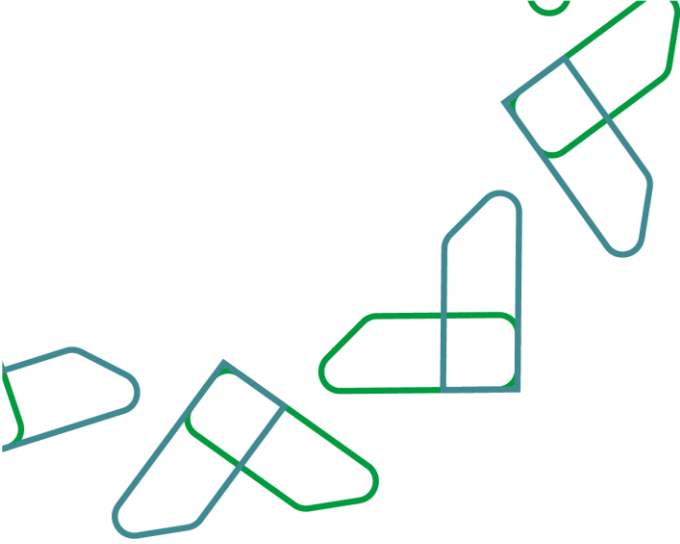
Browse Files

Recaptcha code *

Enter verification code

3 8 3 4

C



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



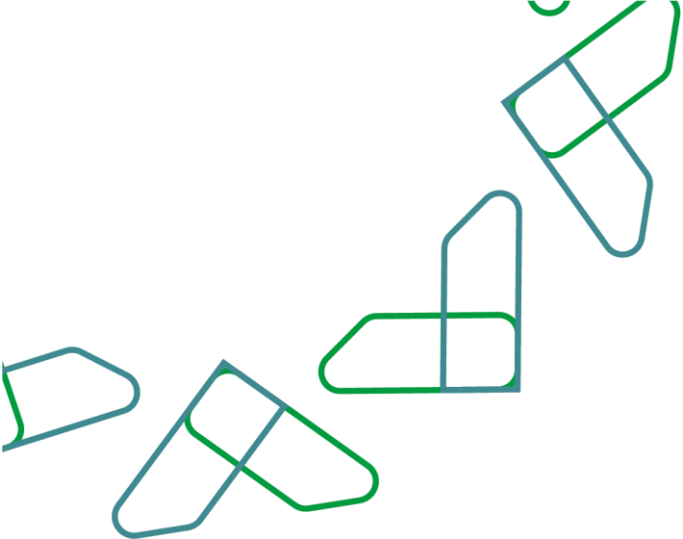
Sent Successfully

Your inquiry has been sent successfully and we will process your request as soon as possible #Request ID I2509240037

Continue

4. Frequently Asked Questions (FAQs)

- What is expected time frame for processing complaints?
According to Table No. 2, "Expected Time for Processing Reports and Complaints," processing time is calculated from Sunday to Thursday.
- How long does it take to complete required data/documents upon receiving notification?
Beneficiary shall provide required data/documents within three (3) business days of receiving notification, to avoid complaint being closed.
- How required documents are shared upon receiving notification to complete data?
Documents shall be attached to an email sent to Ecare@etimad.sa, with complaint number in subject field.
- How screenshots of technical problems faced are shared?



Etimad Platform offers multiple channels for sending complaints and sharing screenshots of technical problems. This may be possible through the following methods:

- E-mail.
- Contact Us Form on Etimad platform.
- Private Messages to Etimad account on X (Formerly Twitter) platform
- What is the followed procedure if Beneficiary does not respond to call phones?
If Beneficiary does not respond to call phones, a notification shall be sent through text message to registered mobile number. Beneficiary may re-establish communication within three (3) business days to avoid complaint being closed.
- How can Beneficiary follow up on complaint?
After registering complaint, Beneficiary shall receive a confirmation text message with a request number. Furthermore, they shall also be notified of outcome via text message. Beneficiary may follow up on complaints using various communication channels.
- What happens if certain case requires faster processing than standard timeframe for handling complaints?
The Platform shall strive to address all complaints as quickly as possible. However, Beneficiary may be reminded to take into consideration established service-level timeframes to address complaints and associated procedures.
- How Beneficiary satisfaction level with complaints handling be measured?
After handling complaint, Beneficiary may receive a text message with a link to a satisfaction survey.
- What shall happen if Beneficiary is not satisfied with complaint handling?
Etimad Platform has a dedicated team to track and understand reasons underlying Beneficiary dissatisfaction and take necessary corrective actions.



Thank You

Under the supervision of

