



Operations – HBL SRI LANKA

ADDENDUM TO FAIR TREATMENT TO CUSTOMERS GLOBAL FRAMEWORK / POLICY

Version Control Sheet

This section records the history of changes to this Document.

Version	Date	Author / Owner	Reviewer	Approvers	Description of Change
1.0	November 2024	HBL Sri Lanka Operations	Regional Head of Compliance Sri Lanka & Maldives and Head of Centralized Operations Sri Lanka	Head International Banking	Addendum to Global Policy 2024

HBL SRI LANKA ADDENDUM TO FAIR TREATMENT TO CUSTOMERS GLOBAL FRAMEWORK / POLICY		
APPROVAL SHEET		
Document Owner: Operations – HBL Sri Lanka		
Document Version: V1.0		
Implementation Responsibility: Operations – HBL Sri Lanka		
Custodian: Operations – HBL Sri Lanka		
Operating Jurisdiction: HBL Sri Lanka		
Review Frequency: 3 years or earlier if required		
Review Responsibility: Operations – HBL Sri Lanka		
Approval Date:		
Effective Date:		
Next Review Date: 3 years from date of approval		
SRI LANKA SIGN OFF SECTION		
Prepared By		
 Supun Jeewantha Assistant Manager GAD & COPC		
Reviewed By		Recommended By
<u>Hasitha Ganegama</u> Hasitha Ganegama (Nov 8, 2024 16:44 GMT+5.5) Hasitha Ganegama Regional Head of Compliance		<u>Sujeenie Gunasekera</u> Sujeenie Gunasekera (Nov 11, 2024 10:27 GMT+5.5) Sujeenie Gunasekera Country Manager
HOK SIGN OFF SECTION		
Reviewed By		
<u>Shahzaib Ali</u> Shahzaib Ali (Nov 11, 2024 23:22 GMT+5) Shahzaib Ali Head Client Experience and Mass Segment	<u>Ikramullah Khan</u> Ikramullah Khan (Nov 25, 2024 14:58 GMT+5) Ikramullah Khan Head Advisory & Policy Management	<u>Sumbul Munir</u> Sumbul Munir (Dec 30, 2024 12:18 GMT+5) Sumbul Munir Head Enterprise Risk Management
Reviewed By		
Signed VIA E-Mail on Jan 10, 2024 Syed Saad Uddin Ahmed Chief Compliance Officer		
Approved By		
 farhan talib (Jan 11, 2025 15:58 GMT+4) Farhan Talib Head International Banking		

Addendum**Fair Treatment to Customers Policy HBL Sri Lanka****Addendum to Global Policy**

As per HBL HOK guidelines, HBL Sri Lanka will use latest approved Fair Treatment to Customers Policy of HBL Head Office and in case there is/ are any change(s) required due to regulatory or other restriction then only the addendum needs to be approved from the board hence, this document is an addendum to the Fair Treatment to Customers Global Policy of HBL Head Office and changes are made through this addendum are only specific to HBL Sri Lanka.

- State Bank of Pakistan or SBP need to be replaced with Central Bank of Sri Lanka, where applicable. The stringent of the guidelines is adopted between HOK and jurisdiction policy. Accordingly, HOK policy should be applicable unless there is restriction by CBSL on the stated clause
- HBL/Bank to be read as HBL Sri Lanka in the entire policy, where applicable.

Section Reference	Global Policy Requirements	HBL Sri Lanka Comments	Rationale
3 Scope of Application vi	Marketing: To ensure elements of FTC are kept in the forefront while designing marketing elements and to embed FTC elements in social media.	Removed	The stringent of the guidelines is adopted between HOK and jurisdiction policy. Accordingly, HOK policy should be applicable unless there is restriction by CBSL on the stated clause.
3 Scope of Application viii	Innovation & Financial Inclusion (I&FI): FTC elements to be incorporated in any existent or new functionality or channel directly impacting product / service delivery. Customers must be informed in advance of changes/functionality to ensure transparency and disclosure.	Removed	The stringent of the guidelines is adopted between HOK and jurisdiction policy. Accordingly, HOK policy should be applicable unless there is restriction by CBSL on the stated clause.

5.1 Financial Consumers' Right to Access and Rectify their Personal Information		Added (below 2 points) Point 1 Upon request from a financial consumer, [Customers] the Financial Service Provider [The Bank] shall provide them, except to any extent. prohibited by law, with access to any personal information about the financial consumer that is held by the Financial service Provider. Such access must be provided: I. in a form that is likely to be understandable to the financial consumer. II. Within a reasonable time; and III. at minimal or no cost to the financial consumer. Point 2 In the event where a financial consumer claims that any personal data held by the Financial Service Provider is inaccurate or incomplete, the financial service Provider shall take appropriate steps within a reasonable time, to review the claim, rectify it and inform any third party with whom the information had been shared previously.	Required as per CBSL guidelines.
--	--	--	---

5.2 Market Conduct	2nd bullet point • Providing accurate, sufficient, and consistent information to the customers that they understand and can use to compare products/ services offered across other banks.	To be Added with • Providing accurate, sufficient, and consistent information to the customers that they understand and can use to compare products/ services offered across other banks. • Furthermore, the accessibility policy shall include but not limited to: Documents, Communication and information accessibility as per CBSL guidelines.	Required as per CBSL guidelines.
	6th bullet point • The bank shall update salient features of all its product on the corporate website for ease of accessibility and understanding of the customers.	To be replaced with • The bank shall update salient features of all its product on the corporate website for ease of accessibility and understanding of the customers • Furthermore, Websites and mobile applications accessibility as per CBSL guidelines.	
5.3 Business Conduct		• As per the Global Policy this section will be adapt to Sri Lanka, further any subsequent requirement by the CBSL will also be adopted.	All processes will be adapted to the Sri Lanka.
5.4 Protection Of Consumer	b) iv 3rd bullet point • The bank will report such incidents to the Banking Policy		Not Required as per CBSL guidelines.

Data and Assets	& Regulations Department (BPRD) within 48 hours as stipulated in BPRD Circular No. 05 of 2017 on Enterprise Technology Governance & Risk Management Framework for Financial Institutions.		
5.7 Financial Inclusion	a) 4th bullet point Special arrangements will be made to cater to the vulnerable customer groups (pensioners, senior citizens, visually impaired, illiterate, and I or differently abled persons) of the society (e.g., making necessary arrangements in branches keeping in view the ease of accessibility and movement of the customers).	To be replaced with - Special arrangements will be made to cater to the vulnerable customer groups (pensioners, senior citizens, visually impaired, illiterate, and I or differently abled persons) of the society (e.g., making necessary arrangements in branches keeping in view the ease of accessibility and movement of the customers). - Furthermore, Infrastructure accessibility as per the CBSL guidelines. - The Financial Service Provider shall not discriminate against financial consumers on grounds not relevant to provision of financial services applied for, such as social status, physical ability, marital status, race, caste, gender, age, religion, financial literacy, etc. However, these Regulations shall not prevent the	Required as per CBSL guidelines.

	c) Gender and Racial Equality - Customers will not be discriminated against based on race, color, gender, creed or religion, political opinion, disability, culture, or social origin. d) Persons with Disabilities - The bank will strive to comply with BC&CPD Circular No. 05 of 2021. Detailed policy statement will be added either at the time of renewal of this policy or earlier through addendum after thorough deliberation and considerations of the requirements.	Financial Service Provider from providing exclusive financial products and services available at the Bank. To be replaced with The Financial Service Provider shall provide special attention to financial consumers such as elderly, physically disabled, low income and low financial literate to ensure fair access to all financial products and services.	
5.9 Timely Response and Contacting a Financial Consumer.		Added When obtaining a physical signature, the bank shall obtain a signature for security/contractual documents outside the premises of the place of business only if a reasonable circumstance arises upon request of a	Required as per CBSL guidelines.

		financial consumer and in the presence of an authorized officer (BOM or BM) from the Financial Service Provider.	
6.0 ANNEXURE A	Point 2 Automatic Teller Machines or Cash or Money Machines {ATMs} mean electronic terminals that allow Customers to use Cards, PINs and Biometric identification, etc. to access their accounts, withdrawn cash, make deposits, transfer funds or access other services.	To be replace with - Automatic Teller Machines or Cash or Money Machines {ATMs} mean electronic terminals that allow Customers to use Cards, PINs etc. to access their accounts, withdraw cash, make deposits, transfer funds or access other services. - Furthermore, accessibility of Cards, Automated Teller Machines (ATMs) and other similar services will be provided to the customers on equal and fair terms as per the CBSL guidelines.	Required as per CBSL guidelines.

From: [Massab Rasool](#)
To: [Supun Jeewantha](#)
Cc: [Anusha Tennakoon](#)
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024
Date: Friday, November 8, 2024 12:32:16 PM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)
[image004.png](#)
[image005.png](#)
[image006.png](#)
[Addendum to FTC GC - SL - 19.06.2024 \(002\).docx](#)

Seems fine

Regards,

Massab Rasool

*Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Friday, 8 November 2024 11:36 am
To: Massab Rasool <massab.rasool@hbl.com>
Cc: Anusha Tennakoon <anusha.tennakoon@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Massab

Please find yellow highlighted one

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1231

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Wednesday, October 30, 2024 1:23 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: # Compliance Review <compliance.review@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Document seems aligned now, however, please amend last para (6.0 ANNEXURE A) as follows;

Existing: “Furthermore Cards, Automated Teller Machines (ATMs) and other similar services accessibility as per the CBSL guidelines “

Recommended: “Furthermore accessibility of Cards, Automated Teller Machines (ATMs) and other similar services will be provided to the customers on equal and fair terms as per the CBSL guidelines “

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM /Global Compliance & Conduct

*Habib Bank Limited /Dolmen City / 32nd Floor / Sky Tower-A (West Wing) / Clifton,
Karachi,*

Ext. 11219

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Wednesday, 30 October 2024 12:08 pm

To: Massab Rasool <massab.rasool@hbl.com>

Cc: # Compliance Review <compliance.review@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Massab

Please find the attached Addendum of fair Treatment policy

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC

Habib Bank Limited,

No.140-142, 2nd Cross Street,

Colombo 11, Sri Lanka

Tel : 0094112326565 | Ext 1231

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Monday, August 5, 2024 12:56 PM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Noted. Based on responses/ confirmations provided, please consider our review concluded.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

*Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Monday, 5 August 2024 12:24 pm

To: Massab Rasool <massab.rasool@hbl.com>

Cc: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Mr Massab

All the points that you previously mentioned in the email are highlighted in yellow colour on the addendum and those points are covered

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Monday, August 5, 2024 12:25 PM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Apparently comments are not are not responded in the document by yourself. However, have gone through the responses shared in appended email highlighted below, please highlight where the same has been covered in the policy document.

Regards,

Massab Rasool

*Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Friday, 2 August 2024 3:45 pm
To: Massab Rasool <massab.rasool@hbl.com>
Cc: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Massab

Please find the attached concurrence of the local compliance for the Addendum to FTC - Customer Fair treatments Policy.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Hasitha Ganegama <hasitha.ganegama@hbl.com>
Sent: Friday, August 2, 2024 3:59 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Anusha Tennakoon

<anusha.tennakoon@hbl.com>; Shashikala Kandage <shashikala.kandage@hbl.com>; Sanali Gallearachchi <sanali.gallearachchi@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun

With slight changes as discussed.

This is OK from local compliance perspective.

Thanks

Regards

Hasitha

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Friday, August 2, 2024 3:44 PM

To: Hasitha Ganegama <hasitha.ganegama@hbl.com>

Cc: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Mr Hasitha

As discussed, we added only the section name and added as "As per the Global Policy this section will be adapt to Sri Lanka"

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC

Habib Bank Limited,

No.140-142, 2nd Cross Street,

Colombo 11, Sri Lanka

Tel : 0094112326565 | Ext 1228

From: Hasitha Ganegama <hasitha.ganegama@hbl.com>

Sent: Friday, August 2, 2024 3:25 PM

To: Supun Jeewantha <supun.jeewantha@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>

Cc: M Renoza Sheriff <renoza.sheriff@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Tharique

As discussed,

Kindly remove the global policy sections. We can say , that we are adhering to the CBSL guidelines issued time to time in addition to the current global requirements.

Thanks
Regards
Hasitha

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Wednesday, July 31, 2024 9:53 AM
To: Hasitha Ganegama <hasitha.ganegama@hbl.com>
Cc: M Renoza Sheriff <renoza.sheriff@hbl.com>; Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Hasitha

Please give your concurrence for this Addendum to the FTC Policy

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>
Sent: Wednesday, July 31, 2024 9:46 AM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; M Renoza Sheriff <renoza.sheriff@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

I am okay with this, we may proceed.

Kind Regards
Tharique

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Wednesday, July 31, 2024 9:36 AM
To: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Tharique

Please check

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Supun Jeewantha

Sent: Wednesday, July 31, 2024 8:44 AM

To: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; M Renoza Sheriff
<renoza.sheriff@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Tharique

Please check

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>

Sent: Wednesday, July 24, 2024 9:35 AM

To: Hasitha Ganegama <hasitha.ganegama@hbl.com>; Supun Jeewantha
<supun.jeewantha@hbl.com>; M Renoza Sheriff <renoza.sheriff@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Shashikala Kandage
<shashikala.kandage@hbl.com>; Sanali Gallearachchi <sanali.gallearachchi@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Renoza,

As we discussed the details via MST on below points, please may we your comments to proceed further.

Kind Regards
Tharique

From: A.Tharique Jamalden
Sent: Wednesday, July 24, 2024 9:21 AM
To: Hasitha Ganegama <hasitha.ganegama@hbl.com>; Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; M Renoza Sheriff <renoza.sheriff@hbl.com>; Shashikala Kandage <shashikala.kandage@hbl.com>; Sanali Gallearachchi <sanali.gallearachchi@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Hasitha,

I have addressed the queries made by HOK on each point below.

We may discuss further & finalize

Kind Regards,
Tharique

Observation 1 (Ref page 8 of the document).

Please describe how is the appended covered in this policy as required under **Financial Consumer Protection Regulations clause 13.**

Quote

13.2 The accessibility policy shall include but not limited to:

i. documents, communication and information accessibility. :

<https://www.hbl.com/srilanka/resources>

ii. websites and mobile applications accessibility. : <https://www.hbl.com/srilanka>

iii. infrastructure accessibility. : Our existing 3 Branches have complied with the requirement as specified

iv. Cards, Automated Teller Machines (ATMs) and other similar services accessibility. : We have complied with the requirement, the accessibility for disables are required for NEW branches only as specified.

Certain areas where its beyond the control of the Bank & Vendor dependent we have requited CBSL to give an exemption until they are in place

Unquote

Further as required under clause 13.4, how will this policy be made accessible to general public.? : We will publish same in the Web Portal of HBL SL

Observation 2 (Ref page 8 of the document).

Please confirm if there is any separate policy that covers FAIR TREATMENT AND RESPONSIBLE BUSINESS CONDUCT as required under Financial Consumer Protection Regulations issued by CBSL. Global, policy on Fair Treatment Policy covers all requirements under FCPR and the customization is done via the addendum. With regard to Business Conduct all of them are covered under CP & the specific clauses mentioned are included in the offer letter and the conduct requirement are already adhered at our

end.

Kind Regards
Tharique

From: Hasitha Ganegama <hasitha.ganegama@hbl.com>
Sent: Monday, July 22, 2024 11:07 AM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; M Renoza Sheriff <renoza.sheriff@hbl.com>; Shashikala Kandage <shashikala.kandage@hbl.com>; Sanali Gallearachchi <sanali.gallearachchi@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun

I loop in Tharique and Renoza.,

A clarification is needed from process perspective.
We discuss this .

Thanks
Regards
Hasitha

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Monday, July 22, 2024 10:39 AM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please note following points which requires local compliance confirmation.

Observation 1 (Ref page 8 of the document).

Please describe how is the appended covered in this policy as required under **Financial Consumer Protection Regulations clause 13.**

Quote

13.2 The accessibility policy shall include but not limited to:

- i. documents, communication and information accessibility.
- ii. websites and mobile applications accessibility.
- iii. infrastructure accessibility.
- iv. cards, Automated Teller Machines (AT Ms) and other similar services accessibility. Unquote

Further as required under clause 13.4, how will this policy be made accessible to general public.?

Observation 2 (Ref page 8 of the document).

Please confirm if there is any separate policy that covers FAIR TREATMENT AND RESPONSIBLE BUSINESS CONDUCT as required under Financial Consumer Protection Regulations issued by CBSL.

As the request for exception shared with CBSL in attachment 4 is on few sub paras, please also clarify regarding remaining policy excerpts as advised under as referred under Financial Consumer Protection Regulations issued by CBSL. Would appreciate if you can share point wise tracking for coverage of the same in policy.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

*Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,*

Ext. 11219

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Friday, 19 July 2024 8:18 am

To: Massab Rasool <massab.rasool@hbl.com>

Cc: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Hasitha Ganegama
<hasitha.ganegama@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Mr Massab

Really appreciate it if you could specify clearly the observations that local compliance needs to raise its comments.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC

Habib Bank Limited,

No.140-142, 2nd Cross Street,

Colombo 11, Sri Lanka

Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Thursday, July 18, 2024 6:55 PM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Anusha Tennakoon

<anusha.tennakoon@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please share point wise response on the attached document. Please share local compliance comments on observations raised in the attached document.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

*Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Tuesday, 16 July 2024 4:46 pm

To: Massab Rasool <massab.rasool@hbl.com>

Cc: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Massab

Please find the attached concurrence of local compliance for Customer Fair treatments Policy - SL - 2024

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Supun Jeewantha

Sent: Thursday, July 4, 2024 3:10 PM

To: Massab Rasool <massab.rasool@hbl.com>

Cc: A.Tharique Jamalden <tharique.jamaldeem@hbl.com>; Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; Faisal Noor

<Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Massab

Please find the attached concurrence of local compliance for Customer Fair treatments Policy - SL - 2024

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Wednesday, May 29, 2024 10:19 AM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; A.Tharique Jamaldin <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please find attached document with updated comments.

Regards,

Massab Rasool

*Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Monday, 27 May 2024 1:47 pm

To: Massab Rasool <massab.rasool@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; A.Tharique Jamaldin <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear All

Please find attached document with the feedback for your responses.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Friday, May 10, 2024 8:05 PM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldin <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please find attached document with updated comments.

Regards,

Massab Rasool

*Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Friday, 10 May 2024 11:09 am

To: Massab Rasool <massab.rasool@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldin <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear All

Please find attached document with the feedback for your responses.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Friday, May 3, 2024 6:03 PM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please find attached document with updated comments.

Regards,

Massab Rasool

*Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Thursday, 2 May 2024 3:39 pm

To: Massab Rasool <massab.rasool@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan

<ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear All

Please find attached document with the feedback for your responses.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Wednesday, April 24, 2024 1:30 PM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Sear Supun,

Please find attached document with updated comments. Further please also share update on FCC's feedback as shared previously, refer attached email.

Regards,

Massab Rasool

*Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Monday, 22 April 2024 10:35 am

To: Massab Rasool <massab.rasool@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>; Fahad Naseem <fahad.naseem@hbl.com>

Cc: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear All

Due to technical issue of my share folder, I can't access it and this matter has been brought to the attention of the IT Department of HOK. If you can use this E-Mail path until it solved, I will greatly appreciate it.

Please find attached document with the feedback for your responses.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>
Sent: Wednesday, April 3, 2024 2:23 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Subject: FW: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Kind Regards,

Chamal Suriyaarachie

Head GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 ext 1231

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Wednesday, March 27, 2024 1:45 PM
To: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>
Cc: Faisal Noor <Faisal.Noor@hbl.com>; Zunaira Mahmood <zunaira.mahmood@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Team,

Your response is awaited. have also attached FCC teams feedback for your response.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

*Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,*

Ext. 11219

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Tuesday, 5 March 2024 6:22 pm

To: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; A.Tharique Jamaldien
<tharique.jamaldeen@hbl.com>

Cc: Faisal Noor <Faisal.Noor@hbl.com>; # Compliance Review <compliance.review@hbl.com>;
Zunaira Mahmood <zunaira.mahmood@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Chamal/ Tharique,

Please find attached document with our comments/ feedback for your response.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

*Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,*

Ext. 11219

From: Fahad Naseem <fahad.naseem@hbl.com>

Sent: Tuesday, February 27, 2024 5:13 PM

To: # Compliance Review <compliance.review@hbl.com>

Cc: # NPIA <npia.team@hbl.com>; Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>

Subject: FW: Fahad Naseem shared "Addendum to FTC - Customer Fair tyreatment Policy - SL -
2024-APreviewed" with you

++ # Compliance Review compliance.review@hbl.com

From: Fahad Naseem

Sent: Tuesday, February 27, 2024 5:12 PM

To: Aemen Siddiqui <intern.aemen@hbl.com>; Amber Paracha <amber.paracha@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; Muhammad Mudassir Siddiqui <mudassir.siddiqui@hbl.com>; Syed Mohammad Azfar Ali <azfar.ali@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Tahir Hussain Ali <tahir.ali@hbl.com>; Zohaib Hussain <zohaib.hussain3@hbl.com>; Zunaira Mahmood <zunaira.mahmood@hbl.com>

Subject: Fahad Naseem shared "Addendum to FTC - Customer Fiar tyreatment Policy - SL - 2024-APreviewed" with you



Fahad Naseem shared a file with you

Dear Chamal,

Please find NPJA comments and feedback.

Further, we would like to engage Compliance, Customer Experience and International Governance for review and feedback by March 04, 2024.

Regards,
Fahad Naseem



[Addendum to FTC - Customer Fiar tyreatment Policy - SL - 2024-APreviewed](#)



This link only works for the direct recipients of this message.

Open



[Privacy Statement](#)



From: [Massab Rasool](#)
To: [Supun Jeewantha](#)
Cc: [# Compliance Review](#); [Faisal Noor](#)
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024
Date: Wednesday, October 30, 2024 1:23:19 PM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)
[image004.png](#)
[image005.png](#)
[image006.png](#)

Dear Supun,

Document seems aligned now, however, please amend last para (6.0 ANNEXURE A) as follows;

Existing: “Furthermore Cards, Automated Teller Machines (ATMs) and other similar services accessibility as per the CBSL guidelines “

Recommended: “Furthermore **accessibility of** Cards, Automated Teller Machines (ATMs) and other similar services **will be provided to the customers on equal and fair terms** as per the CBSL guidelines “

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,

Karachi,

Ext. 11219

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Wednesday, 30 October 2024 12:08 pm
To: Massab Rasool <massab.rasool@hbl.com>
Cc: # Compliance Review <compliance.review@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Massab

Please find the attached Addendum of fair Treatment policy

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC

Habib Bank Limited,

No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1231

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Monday, August 5, 2024 12:56 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Noted. Based on responses/ confirmations provided, please consider our review concluded.

Regards,

Massab Rasool

*Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Monday, 5 August 2024 12:24 pm
To: Massab Rasool <massab.rasool@hbl.com>
Cc: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Mr Massab

All the points that you previously mentioned in the email are highlighted in yellow colour on the addendum and those points are covered

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,

No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Monday, August 5, 2024 12:25 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Apparently comments are not are not responded in the document by yourself. However, have gone through the responses shared in appended email highlighted below, please highlight where the same has been covered in the policy document.

Regards,

Massab Rasool

*Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Friday, 2 August 2024 3:45 pm
To: Massab Rasool <massab.rasool@hbl.com>
Cc: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Massab

Please find the attached concurrence of the local compliance for the Addendum to FTC - Customer Fair treatments Policy.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,

Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Hasitha Ganegama <hasitha.ganegama@hbl.com>
Sent: Friday, August 2, 2024 3:59 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; Shashikala Kandage <shashikala.kandage@hbl.com>; Sanali Gallearachchi <sanali.gallearachchi@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun
With slight changes as discussed.
This is OK from local compliance perspective.
Thanks
Regards
Hasitha

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Friday, August 2, 2024 3:44 PM
To: Hasitha Ganegama <hasitha.ganegama@hbl.com>
Cc: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Mr Hasitha

As discussed, we added only the section name and added as "As per the Global Policy this section will be adapt to Sri Lanka"

Kind Regards,

Supun Jeewantha
Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Hasitha Ganegama <hasitha.ganegama@hbl.com>
Sent: Friday, August 2, 2024 3:25 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>
Cc: M Renoza Sheriff <renoza.sheriff@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Tharique

As discussed,

Kindly remove the global policy sections. We can say , that we are adhering to the CBSL guidelines issued time to time in addition to the current global requirements.

Thanks

Regards

Hasitha

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Wednesday, July 31, 2024 9:53 AM

To: Hasitha Ganegama <hasitha.ganegama@hbl.com>

Cc: M Renoza Sheriff <renoza.sheriff@hbl.com>; Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Hasitha

Please give your concurrence for this Addendum to the FTC Policy

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC

Habib Bank Limited,

No.140-142, 2nd Cross Street,

Colombo 11, Sri Lanka

Tel : 0094112326565 | Ext 1228

From: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>

Sent: Wednesday, July 31, 2024 9:46 AM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; M Renoza Sheriff <renoza.sheriff@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

I am okay with this, we may proceed.

Kind Regards

Tharique

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Wednesday, July 31, 2024 9:36 AM
To: A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Tharique

Please check

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Supun Jeewantha
Sent: Wednesday, July 31, 2024 8:44 AM
To: A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; M Renoza Sheriff <renoza.sheriff@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Tharique

Please check

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>
Sent: Wednesday, July 24, 2024 9:35 AM

To: Hasitha Ganegama <hasitha.ganegama@hbl.com>; Supun Jeewantha <supun.jeewantha@hbl.com>; M Renoza Sheriff <renoza.sheriff@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Shashikala Kandage <shashikala.kandage@hbl.com>; Sanali Gallearachchi <sanali.gallearachchi@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Renoza,

As we discussed the details via MST on below points, please may we your comments to proceed further.

Kind Regards
Tharique

From: A.Tharique Jamalden
Sent: Wednesday, July 24, 2024 9:21 AM
To: Hasitha Ganegama <hasitha.ganegama@hbl.com>; Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; M Renoza Sheriff <renoza.sheriff@hbl.com>; Shashikala Kandage <shashikala.kandage@hbl.com>; Sanali Gallearachchi <sanali.gallearachchi@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Hasitha,

I have addressed the queries made by HOK on each point below.

We may discuss further & finalize

Kind Regards,
Tharique

Observation 1 (Ref page 8 of the document).

Please describe how is the appended covered in this policy as required under **Financial Consumer Protection Regulations clause 13.**

Quote

13.2 The accessibility policy shall include but not limited to:

i. documents, communication and information accessibility. :

<https://www.hbl.com/srilanka/resources>

ii. websites and mobile applications accessibility. : <https://www.hbl.com/srilanka>

iii. infrastructure accessibility. : Our existing 3 Branches have complied with the requirement as specified

iv. Cards, Automated Teller Machines (ATMs) and other similar services accessibility. : We have complied with the requirement, the accessibility for disables are required for NEW branches only as specified.

Certain areas where its beyond the control of the Bank & Vendor dependent we have requited CBSL to give an exemption until they are in place

Unquote

Further as required under clause 13.4, how will this policy be made accessible to general public.? : We will publish same in the Web Portal of HBL SL

Observation 2 (Ref page 8 of the document).

Please confirm if there is any separate policy that covers FAIR TREATMENT AND RESPONSIBLE BUSINESS CONDUCT as required under Financial Consumer Protection Regulations issued by CBSL. Global, policy on Fair Treatment Policy covers all requirements under FCPR and the customization is done via the addendum. With regard to Business Conduct all of them are covered under CP & the specific clauses mentioned are included in the offer letter and the conduct requirement are already adhered at our end.

Kind Regards
Tharique

From: Hasitha Ganegama <hasitha.ganegama@hbl.com>

Sent: Monday, July 22, 2024 11:07 AM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; M Renoza Sheriff <renoza.sheriff@hbl.com>; Shashikala Kandage <shashikala.kandage@hbl.com>; Sanali Gallearachchi <sanali.gallearachchi@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun

I loop in Tharique and Renoza.,

A clarification is needed from process perspective.

We discuss this .

Thanks

Regards

Hasitha

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Monday, July 22, 2024 10:39 AM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please note following points which requires local compliance confirmation.

Observation 1 (Ref page 8 of the document).

Please describe how is the appended covered in this policy as required under **Financial Consumer Protection Regulations clause 13.**

Quote

13.2 The accessibility policy shall include but not limited to:

- i. documents, communication and information accessibility.
- ii. websites and mobile applications accessibility.
- iii. infrastructure accessibility.
- iv. cards, Automated Teller Machines (AT Ms) and other similar services accessibility. Unquote

Further as required under clause 13.4, how will this policy be made accessible to general public.?

Observation 2 (Ref page 8 of the document).

Please confirm if there is any separate policy that covers FAIR TREATMENT AND RESPONSIBLE BUSINESS CONDUCT as required under Financial Consumer Protection Regulations issued by CBSL.

As the request for exception shared with CBSL in attachment 4 is on few sub paras, please also clarify regarding remaining policy excerpts as advised under as referred under Financial Consumer Protection Regulations issued by CBSL. Would appreciate if you can share point wise tracking for coverage of the same in policy.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

*Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Friday, 19 July 2024 8:18 am

To: Massab Rasool <massab.rasool@hbl.com>

Cc: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Hasitha Ganegama
<hasitha.ganegama@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Mr Massab

Really appreciate it if you could specify clearly the observations that local compliance needs to raise its comments.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,

Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Thursday, July 18, 2024 6:55 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please share point wise response on the attached document. Please share local compliance comments on observations raised in the attached document.

Regards,

Massab Rasool

*Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Tuesday, 16 July 2024 4:46 pm
To: Massab Rasool <massab.rasool@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Massab

Please find the attached concurrence of local compliance for Customer Fair treatments Policy - SL - 2024

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka

Tel : 0094112326565 | Ext 1228

From: Supun Jeewantha

Sent: Thursday, July 4, 2024 3:10 PM

To: Massab Rasool <massab.rasool@hbl.com>

Cc: A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Massab

Please find the attached concurrence of local compliance for Customer Fair treatments Policy - SL - 2024

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC

Habib Bank Limited,

No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka

Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Wednesday, May 29, 2024 10:19 AM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please find attached document with updated comments.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,

Ext. 11219

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Monday, 27 May 2024 1:47 pm
To: Massab Rasool <massab.rasool@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; A.Tharique Jamaldin <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear All

Please find attached document with the feedback for your responses.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Friday, May 10, 2024 8:05 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldin <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please find attached document with updated comments.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Friday, 10 May 2024 11:09 am
To: Massab Rasool <massab.rasool@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear All

Please find attached document with the feedback for your responses.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Friday, May 3, 2024 6:03 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please find attached document with updated comments.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Thursday, 2 May 2024 3:39 pm
To: Massab Rasool <massab.rasool@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear All

Please find attached document with the feedback for your responses.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Wednesday, April 24, 2024 1:30 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Sear Supun,

Please find attached document with updated comments. Further please also share update on FCC's feedback as shared previously, refer attached email.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,

Ext. 11219

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Monday, 22 April 2024 10:35 am
To: Massab Rasool <massab.rasool@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>; Fahad Naseem <fahad.naseem@hbl.com>
Cc: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear All

Due to technical issue of my share folder, I can't access it and this matter has been brought to the attention of the IT Department of HOK. If you can use this E-Mail path until it solved, I will greatly appreciate it.

Please find attached document with the feedback for your responses.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>
Sent: Wednesday, April 3, 2024 2:23 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Subject: FW: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Kind Regards,

Chamal Suriyaaratchie

Head GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 ext 1231

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Wednesday, March 27, 2024 1:45 PM
To: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>
Cc: Faisal Noor <Faisal.Noor@hbl.com>; Zunaira Mahmood <zunaira.mahmood@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Team,

Your response is awaited. have also attached FCC teams feedback for your response.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

*Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Tuesday, 5 March 2024 6:22 pm
To: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>
Cc: Faisal Noor <Faisal.Noor@hbl.com>; # Compliance Review <compliance.review@hbl.com>; Zunaira Mahmood <zunaira.mahmood@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Chamal/ Tharique,

Please find attached document with our comments/ feedback for your response.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

*Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Fahad Naseem <fahad.naseem@hbl.com>
Sent: Tuesday, February 27, 2024 5:13 PM
To: # Compliance Review <compliance.review@hbl.com>

Cc: # NPIA <npia.team@hbl.com>; Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>
Subject: FW: Fahad Naseem shared "Addendum to FTC - Customer Fiar tyreatment Policy - SL - 2024-APreviewed" with you

++ # Compliance Review compliance.review@hbl.com

From: Fahad Naseem

Sent: Tuesday, February 27, 2024 5:12 PM

To: Aemen Siddiqui <intern.aemen@hbl.com>; Amber Paracha <amber.paracha@hbl.com>;
A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Chamal Suriyaaratchie
<chamal.suriyaaratchie@hbl.com>; Muhammad Mudassir Siddiqui <mudassir.siddiqui@hbl.com>;
Syed Mohammad Azfar Ali <azfar.ali@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Tahir
Hussain Ali <tahir.ali@hbl.com>; Zohaib Hussain <zohaib.hussain3@hbl.com>; Zunaira Mahmood
<zunaira.mahmood@hbl.com>

Subject: Fahad Naseem shared "Addendum to FTC - Customer Fiar tyreatment Policy - SL - 2024-APreviewed" with you



Fahad Naseem shared a file with you

Dear Chamal,

Please find NPIA comments and feedback.

Further, we would like to engage Compliance, Customer Experience and International Governance for review and feedback by March 04, 2024.

Regards,
Fahad Naseem



[Addendum to FTC - Customer Fiar tyreatment Policy - SL - 2024-APreviewed](#)



This link only works for the direct recipients of this message.

Open



[Privacy Statement](#)



From: [Fahad Naseem](#)
To: [Supun Jeewantha](#)
Cc: [Chamal Suriyaaratchie](#); [Anusha Tennakoon](#); [A.Tharique Jamaldeen](#); # NPIA
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024
Date: Wednesday, August 21, 2024 3:57:24 PM
Attachments: [RE Addendum to FTC - Customer Fair treatments Policy - SL - 2024.msg](#)
[image002.png](#)
[image003.png](#)
[image004.png](#)
[image005.png](#)
[image006.png](#)
[image007.png](#)
[image008.png](#)

Dear Supun,

Please treat this email as concurrence from NPIA.

Regards,
Fahad Naseem

From: Asif Amir Ali <asif.amir2@hbl.com>
Sent: Wednesday, August 21, 2024 12:42 PM
To: Fahad Naseem <fahad.naseem@hbl.com>; Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; # NPIA <npi.team@hbl.com>; Aresh Mehta <aresh.mehta@hbl.com>; Zohaib Hussain <zohaib.hussain3@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Fahad,

In continuation of the email, please note that we have spoke with Mr. Supun Jeewantha and communicate brief clarity over the points mentioned in the FTC – SL 2024 document.

Regards,

Asif Amir Ali

Manager - Policies & Regulatory Affairs
Client Experience | Retail Banking

4th Floor, AWT Plaza, I.I. Chundrigar Road Karachi, Pakistan.
Mob: +92 333 239 8469 | CISCO: 19424



From: Zohaib Hussain <zohaib.hussain3@hbl.com>
Sent: Wednesday, August 21, 2024 12:17 PM
To: Fahad Naseem <fahad.naseem@hbl.com>; Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; # NPJA <npia.team@hbl.com>; Aresh Mehta <aresh.mehta@hbl.com>; Asif Amir Ali <asif.amir2@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Fahad,

Already responded on 20-Jun-2024. Email attached.

Regards,

Zohaib Hussain

Unit Head CX Controls, Governance & Metrics
Client Experience | Retail Banking
4th Floor, AWT Plaza | CISCO: 10936



From: Fahad Naseem <fahad.naseem@hbl.com>
Sent: Wednesday, August 21, 2024 12:09 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>; Zohaib Hussain <zohaib.hussain3@hbl.com>
Cc: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; # NPJA <npia.team@hbl.com>; Aresh Mehta <aresh.mehta@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Zohaib,

Your comments are still awaited on the document.

Regards,
Fahad Naseem

From: Fahad Naseem
Sent: Thursday, April 25, 2024 10:13 AM
To: Supun Jeewantha <supun.jeewantha@hbl.com>; Massab Rasool <massab.rasool@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>; Zohaib Hussain <zohaib.hussain3@hbl.com>
Cc: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; # NPJA <npia.team@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please find attached response on your comments.

Further, we would like to engage FTC HOK department for review and feedback.

Regards,
Fahad Naseem

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Monday, April 22, 2024 10:35 AM
To: Massab Rasool <massab.rasool@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>; Fahad Naseem <fahad.naseem@hbl.com>
Cc: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear All

Due to technical issue of my share folder, I can't access it and this matter has been brought to the attention of the IT Department of HOK. If you can use this E-Mail path until it solved, I will greatly appreciate it.

Please find attached document with the feedback for your responses.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>
Sent: Wednesday, April 3, 2024 2:23 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Subject: FW: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Kind Regards,

Chamal Suriyaaratchie

Head GAD & COPC

Habib Bank Limited,

No.140-142, 2nd Cross Street,

Colombo 11, Sri Lanka

Tel : 0094112326565 ext 1231

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Wednesday, March 27, 2024 1:45 PM

To: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>

Cc: Faisal Noor <Faisal.Noor@hbl.com>; Zunaira Mahmood <zunaira.mahmood@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Team,

Your response is awaited. have also attached FCC teams feedback for your response.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

*Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,*

Ext. 11219

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Tuesday, 5 March 2024 6:22 pm

To: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>

Cc: Faisal Noor <Faisal.Noor@hbl.com>; # Compliance Review <compliance.review@hbl.com>; Zunaira Mahmood <zunaira.mahmood@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Chamal/ Tharique,

Please find attached document with our comments/ feedback for your response.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,

Karachi,
Ext. 11219

From: Fahad Naseem <fahad.naseem@hbl.com>
Sent: Tuesday, February 27, 2024 5:13 PM
To: # Compliance Review <compliance.review@hbl.com>
Cc: # NPJA <npia.team@hbl.com>; Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>
Subject: FW: Fahad Naseem shared "Addendum to FTC - Customer Fiar tyreatment Policy - SL - 2024-APreviewed" with you

++ # Compliance Review compliance.review@hbl.com

From: Fahad Naseem
Sent: Tuesday, February 27, 2024 5:12 PM
To: Aemen Siddiqui <intern.aemen@hbl.com>; Amber Paracha <amber.paracha@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Muhammad Mudassir Siddiqui <mudassir.siddiqui@hbl.com>; Syed Mohammad Azfar Ali <azfar.ali@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Tahir Hussain Ali <tahir.ali@hbl.com>; Zohaib Hussain <zohaib.hussain3@hbl.com>; Zunaira Mahmood <zunaira.mahmood@hbl.com>
Subject: Fahad Naseem shared "Addendum to FTC - Customer Fiar tyreatment Policy - SL - 2024-APreviewed" with you



Fahad Naseem shared a file with you

Dear Chamal,

Please find NPJA comments and feedback.

Further, we would like to engage Compliance, Customer Experience and International Governance for review and feedback by March 04, 2024.

Regards,
Fahad Naseem



[Addendum to FTC - Customer Fair treatment Policy - SL - 2024-AReviewed](#)



This link only works for the direct recipients of this message.

Open



[Privacy Statement](#)



From: [Massab Rasool](#)
To: [Supun Jeewantha](#)
Cc: [Anusha Tennakoon](#)
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024
Date: Friday, November 8, 2024 12:32:16 PM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)
[image004.png](#)
[image005.png](#)
[image006.png](#)
[Addendum to FTC GC - SL - 19.06.2024 \(002\).docx](#)

Seems fine

Regards,

Massab Rasool

*Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Friday, 8 November 2024 11:36 am
To: Massab Rasool <massab.rasool@hbl.com>
Cc: Anusha Tennakoon <anusha.tennakoon@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Massab

Please find yellow highlighted one

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1231

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Wednesday, October 30, 2024 1:23 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: # Compliance Review <compliance.review@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Document seems aligned now, however, please amend last para (6.0 ANNEXURE A) as follows;

Existing: “Furthermore Cards, Automated Teller Machines (ATMs) and other similar services accessibility as per the CBSL guidelines “

Recommended: “Furthermore **accessibility of** Cards, Automated Teller Machines (ATMs) and other similar services **will be provided to the customers on equal and fair terms** as per the CBSL guidelines “

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM / Global Compliance & Conduct

*Habib Bank Limited / Dolmen City / 32nd Floor / Sky Tower-A (West Wing) / Clifton,
Karachi,*

Ext. 11219

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Wednesday, 30 October 2024 12:08 pm

To: Massab Rasool <massab.rasool@hbl.com>

Cc: # Compliance Review <compliance.review@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Massab

Please find the attached Addendum of fair Treatment policy

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC

Habib Bank Limited,

No.140-142, 2nd Cross Street,

Colombo 11, Sri Lanka

Tel : 0094112326565 | Ext 1231

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Monday, August 5, 2024 12:56 PM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Noted. Based on responses/ confirmations provided, please consider our review concluded.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM / Global Compliance & Conduct

*Habib Bank Limited / Dolmen City / 32nd Floor / Sky Tower-A (West Wing) / Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Monday, 5 August 2024 12:24 pm

To: Massab Rasool <massab.rasool@hbl.com>

Cc: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Mr Massab

All the points that you previously mentioned in the email are highlighted in yellow colour on the addendum and those points are covered

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC

Habib Bank Limited,

No.140-142, 2nd Cross Street,

Colombo 11, Sri Lanka

Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Monday, August 5, 2024 12:25 PM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Apparently comments are not are not responded in the document by yourself. However, have gone through the responses shared in appended email highlighted below, please highlight where the same has been covered in the policy document.

Regards,

Massab Rasool

*Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Friday, 2 August 2024 3:45 pm
To: Massab Rasool <massab.rasool@hbl.com>
Cc: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Massab

Please find the attached concurrence of the local compliance for the Addendum to FTC - Customer Fair treatments Policy.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Hasitha Ganegama <hasitha.ganegama@hbl.com>
Sent: Friday, August 2, 2024 3:59 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Anusha Tennakoon

<anusha.tennakoon@hbl.com>; Shashikala Kandage <shashikala.kandage@hbl.com>; Sanali Gallearachchi <sanali.gallearachchi@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun

With slight changes as discussed.

This is OK from local compliance perspective.

Thanks

Regards

Hasitha

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Friday, August 2, 2024 3:44 PM

To: Hasitha Ganegama <hasitha.ganegama@hbl.com>

Cc: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Mr Hasitha

As discussed, we added only the section name and added as "As per the Global Policy this section will be adapt to Sri Lanka"

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC

Habib Bank Limited,

No.140-142, 2nd Cross Street,

Colombo 11, Sri Lanka

Tel : 0094112326565 | Ext 1228

From: Hasitha Ganegama <hasitha.ganegama@hbl.com>

Sent: Friday, August 2, 2024 3:25 PM

To: Supun Jeewantha <supun.jeewantha@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>

Cc: M Renoza Sheriff <renoza.sheriff@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Tharique

As discussed,

Kindly remove the global policy sections. We can say , that we are adhering to the CBSL guidelines issued time to time in addition to the current global requirements.

Thanks
Regards
Hasitha

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Wednesday, July 31, 2024 9:53 AM
To: Hasitha Ganegama <hasitha.ganegama@hbl.com>
Cc: M Renoza Sheriff <renoza.sheriff@hbl.com>; Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Hasitha

Please give your concurrence for this Addendum to the FTC Policy

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>
Sent: Wednesday, July 31, 2024 9:46 AM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; M Renoza Sheriff <renoza.sheriff@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

I am okay with this, we may proceed.

Kind Regards
Tharique

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Wednesday, July 31, 2024 9:36 AM
To: A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>
Cc: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Tharique

Please check

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Supun Jeewantha

Sent: Wednesday, July 31, 2024 8:44 AM

To: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; M Renoza Sheriff
<renoza.sheriff@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Tharique

Please check

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>

Sent: Wednesday, July 24, 2024 9:35 AM

To: Hasitha Ganegama <hasitha.ganegama@hbl.com>; Supun Jeewantha
<supun.jeewantha@hbl.com>; M Renoza Sheriff <renoza.sheriff@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Shashikala Kandage
<shashikala.kandage@hbl.com>; Sanali Gallearachchi <sanali.gallearachchi@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Renoza,

As we discussed the details via MST on below points, please may we your comments to proceed further.

Kind Regards
Tharique

From: A.Tharique Jamalden
Sent: Wednesday, July 24, 2024 9:21 AM
To: Hasitha Ganegama <hasitha.ganegama@hbl.com>; Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; M Renoza Sheriff <renoza.sheriff@hbl.com>; Shashikala Kandage <shashikala.kandage@hbl.com>; Sanali Gallearachchi <sanali.gallearachchi@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Hasitha,

I have addressed the queries made by HOK on each point below.

We may discuss further & finalize

Kind Regards,
Tharique

Observation 1 (Ref page 8 of the document).

Please describe how is the appended covered in this policy as required under **Financial Consumer Protection Regulations clause 13.**

Quote

13.2 The accessibility policy shall include but not limited to:

i. documents, communication and information accessibility. :

<https://www.hbl.com/srilanka/resources>

ii. websites and mobile applications accessibility. : <https://www.hbl.com/srilanka>

iii. infrastructure accessibility. : Our existing 3 Branches have complied with the requirement as specified

iv. Cards, Automated Teller Machines (ATMs) and other similar services accessibility. : We have complied with the requirement, the accessibility for disables are required for NEW branches only as specified.

Certain areas where its beyond the control of the Bank & Vendor dependent we have requited CBSL to give an exemption until they are in place

Unquote

Further as required under clause 13.4, how will this policy be made accessible to general public.? : We will publish same in the Web Portal of HBL SL

Observation 2 (Ref page 8 of the document).

Please confirm if there is any separate policy that covers FAIR TREATMENT AND RESPONSIBLE BUSINESS CONDUCT as required under Financial Consumer Protection Regulations issued by CBSL. Global, policy on Fair Treatment Policy covers all requirements under FCPR and the customization is done via the addendum. With regard to Business Conduct all of them are covered under CP & the specific clauses mentioned are included in the offer letter and the conduct requirement are already adhered at our

end.

Kind Regards
Tharique

From: Hasitha Ganegama <hasitha.ganegama@hbl.com>
Sent: Monday, July 22, 2024 11:07 AM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; M Renoza Sheriff <renoza.sheriff@hbl.com>; Shashikala Kandage <shashikala.kandage@hbl.com>; Sanali Gallearachchi <sanali.gallearachchi@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun

I loop in Tharique and Renoza.,

A clarification is needed from process perspective.
We discuss this .

Thanks
Regards
Hasitha

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Monday, July 22, 2024 10:39 AM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please note following points which requires local compliance confirmation.

Observation 1 (Ref page 8 of the document).

Please describe how is the appended covered in this policy as required under **Financial Consumer Protection Regulations clause 13.**

Quote

13.2 The accessibility policy shall include but not limited to:

- i. documents, communication and information accessibility.
- ii. websites and mobile applications accessibility.
- iii. infrastructure accessibility.
- iv. cards, Automated Teller Machines (AT Ms) and other similar services accessibility. Unquote

Further as required under clause 13.4, how will this policy be made accessible to general public.?

Observation 2 (Ref page 8 of the document).

Please confirm if there is any separate policy that covers FAIR TREATMENT AND RESPONSIBLE BUSINESS CONDUCT as required under Financial Consumer Protection Regulations issued by CBSL.

As the request for exception shared with CBSL in attachment 4 is on few sub paras, please also clarify regarding remaining policy excerpts as advised under as referred under Financial Consumer Protection Regulations issued by CBSL. Would appreciate if you can share point wise tracking for coverage of the same in policy.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

*Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Friday, 19 July 2024 8:18 am

To: Massab Rasool <massab.rasool@hbl.com>

Cc: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Hasitha Ganegama
<hasitha.ganegama@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Mr Massab

Really appreciate it if you could specify clearly the observations that local compliance needs to raise its comments.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC

Habib Bank Limited,

No.140-142, 2nd Cross Street,

Colombo 11, Sri Lanka

Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Thursday, July 18, 2024 6:55 PM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Anusha Tennakoon

<anusha.tennakoon@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please share point wise response on the attached document. Please share local compliance comments on observations raised in the attached document.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

*Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Tuesday, 16 July 2024 4:46 pm

To: Massab Rasool <massab.rasool@hbl.com>

Cc: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Massab

Please find the attached concurrence of local compliance for Customer Fair treatments Policy - SL - 2024

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC

Habib Bank Limited,

No.140-142, 2nd Cross Street,

Colombo 11, Sri Lanka

Tel : 0094112326565 | Ext 1228

From: Supun Jeewantha

Sent: Thursday, July 4, 2024 3:10 PM

To: Massab Rasool <massab.rasool@hbl.com>

Cc: A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; Faisal Noor

<Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Massab

Please find the attached concurrence of local compliance for Customer Fair treatments Policy - SL - 2024

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Wednesday, May 29, 2024 10:19 AM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please find attached document with updated comments.

Regards,

Massab Rasool

*Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Monday, 27 May 2024 1:47 pm

To: Massab Rasool <massab.rasool@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear All

Please find attached document with the feedback for your responses.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Friday, May 10, 2024 8:05 PM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please find attached document with updated comments.

Regards,

Massab Rasool

*Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Friday, 10 May 2024 11:09 am

To: Massab Rasool <massab.rasool@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear All

Please find attached document with the feedback for your responses.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Friday, May 3, 2024 6:03 PM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please find attached document with updated comments.

Regards,

Massab Rasool

*Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Thursday, 2 May 2024 3:39 pm

To: Massab Rasool <massab.rasool@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan

<ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear All

Please find attached document with the feedback for your responses.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC

Habib Bank Limited,

No.140-142, 2nd Cross Street,

Colombo 11, Sri Lanka

Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Wednesday, April 24, 2024 1:30 PM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Sear Supun,

Please find attached document with updated comments. Further please also share update on FCC's feedback as shared previously, refer attached email.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

*Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,*

Ext. 11219

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Monday, 22 April 2024 10:35 am

To: Massab Rasool <massab.rasool@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>; Fahad Naseem <fahad.naseem@hbl.com>

Cc: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear All

Due to technical issue of my share folder, I can't access it and this matter has been brought to the attention of the IT Department of HOK. If you can use this E-Mail path until it solved, I will greatly appreciate it.

Please find attached document with the feedback for your responses.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>
Sent: Wednesday, April 3, 2024 2:23 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Subject: FW: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Kind Regards,

Chamal Suriyaaratchie

Head GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 ext 1231

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Wednesday, March 27, 2024 1:45 PM
To: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>
Cc: Faisal Noor <Faisal.Noor@hbl.com>; Zunaira Mahmood <zunaira.mahmood@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Team,

Your response is awaited. have also attached FCC teams feedback for your response.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,

Karachi,

Ext. 11219

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Tuesday, 5 March 2024 6:22 pm

To: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>

Cc: Faisal Noor <Faisal.Noor@hbl.com>; # Compliance Review <compliance.review@hbl.com>; Zunaira Mahmood <zunaira.mahmood@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Chamal/ Tharique,

Please find attached document with our comments/ feedback for your response.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,

Karachi,

Ext. 11219

From: Fahad Naseem <fahad.naseem@hbl.com>

Sent: Tuesday, February 27, 2024 5:13 PM

To: # Compliance Review <compliance.review@hbl.com>

Cc: # NPJA <npja.team@hbl.com>; Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>

Subject: FW: Fahad Naseem shared "Addendum to FTC - Customer Fair tyreatment Policy - SL - 2024-APreviewed" with you

++ # Compliance Review compliance.review@hbl.com

From: Fahad Naseem

Sent: Tuesday, February 27, 2024 5:12 PM

To: Aemen Siddiqui <intern.aemen@hbl.com>; Amber Paracha <amber.paracha@hbl.com>; A.Tharique Jamaldien <tharique.jamaldeen@hbl.com>; Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; Muhammad Mudassir Siddiqui <mudassir.siddiqui@hbl.com>; Syed Mohammad Azfar Ali <azfar.ali@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Tahir Hussain Ali <tahir.ali@hbl.com>; Zohaib Hussain <zohaib.hussain3@hbl.com>; Zunaira Mahmood <zunaira.mahmood@hbl.com>

Subject: Fahad Naseem shared "Addendum to FTC - Customer Fiar tyreatment Policy - SL - 2024-APreviewed" with you



Fahad Naseem shared a file with you

Dear Chamal,

Please find NPIA comments and feedback.

Further, we would like to engage Compliance, Customer Experience and International Governance for review and feedback by March 04, 2024.

Regards,
Fahad Naseem



[Addendum to FTC - Customer Fiar tyreatment Policy - SL - 2024-APreviewed](#)



This link only works for the direct recipients of this message.

Open



[Privacy Statement](#)



From: [Massab Rasool](#)
To: [Supun Jeewantha](#)
Cc: [# Compliance Review](#); [Faisal Noor](#)
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024
Date: Wednesday, October 30, 2024 1:23:19 PM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)
[image004.png](#)
[image005.png](#)
[image006.png](#)

Dear Supun,

Document seems aligned now, however, please amend last para (6.0 ANNEXURE A) as follows;

Existing: “Furthermore Cards, Automated Teller Machines (ATMs) and other similar services accessibility as per the CBSL guidelines “

Recommended: “Furthermore **accessibility of** Cards, Automated Teller Machines (ATMs) and other similar services **will be provided to the customers on equal and fair terms** as per the CBSL guidelines “

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,

Karachi,

Ext. 11219

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Wednesday, 30 October 2024 12:08 pm
To: Massab Rasool <massab.rasool@hbl.com>
Cc: [# Compliance Review](#) <compliance.review@hbl.com>; [Faisal Noor](#) <Faisal.Noor@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Massab

Please find the attached Addendum of fair Treatment policy

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC

Habib Bank Limited,

No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1231

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Monday, August 5, 2024 12:56 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Noted. Based on responses/ confirmations provided, please consider our review concluded.

Regards,

Massab Rasool

*Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Monday, 5 August 2024 12:24 pm
To: Massab Rasool <massab.rasool@hbl.com>
Cc: A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Mr Massab

All the points that you previously mentioned in the email are highlighted in yellow colour on the addendum and those points are covered

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,

No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Monday, August 5, 2024 12:25 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Apparently comments are not are not responded in the document by yourself. However, have gone through the responses shared in appended email highlighted below, please highlight where the same has been covered in the policy document.

Regards,

Massab Rasool

*Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Friday, 2 August 2024 3:45 pm
To: Massab Rasool <massab.rasool@hbl.com>
Cc: A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Massab

Please find the attached concurrence of the local compliance for the Addendum to FTC - Customer Fair treatments Policy.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,

Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Hasitha Ganegama <hasitha.ganegama@hbl.com>
Sent: Friday, August 2, 2024 3:59 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; Shashikala Kandage <shashikala.kandage@hbl.com>; Sanali Gallearachchi <sanali.gallearachchi@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun
With slight changes as discussed.
This is OK from local compliance perspective.
Thanks
Regards
Hasitha

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Friday, August 2, 2024 3:44 PM
To: Hasitha Ganegama <hasitha.ganegama@hbl.com>
Cc: A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Mr Hasitha

As discussed, we added only the section name and added as "As per the Global Policy this section will be adapt to Sri Lanka"

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Hasitha Ganegama <hasitha.ganegama@hbl.com>
Sent: Friday, August 2, 2024 3:25 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>
Cc: M Renoza Sheriff <renoza.sheriff@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Tharique

As discussed,

Kindly remove the global policy sections. We can say , that we are adhering to the CBSL guidelines issued time to time in addition to the current global requirements.

Thanks

Regards

Hasitha

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Wednesday, July 31, 2024 9:53 AM

To: Hasitha Ganegama <hasitha.ganegama@hbl.com>

Cc: M Renoza Sheriff <renoza.sheriff@hbl.com>; Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Hasitha

Please give your concurrence for this Addendum to the FTC Policy

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC

Habib Bank Limited,

No.140-142, 2nd Cross Street,

Colombo 11, Sri Lanka

Tel : 0094112326565 | Ext 1228

From: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>

Sent: Wednesday, July 31, 2024 9:46 AM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; M Renoza Sheriff <renoza.sheriff@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

I am okay with this, we may proceed.

Kind Regards

Tharique

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Wednesday, July 31, 2024 9:36 AM
To: A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>
Cc: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Tharique

Please check

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Supun Jeewantha
Sent: Wednesday, July 31, 2024 8:44 AM
To: A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>
Cc: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; M Renoza Sheriff <renoza.sheriff@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Tharique

Please check

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>
Sent: Wednesday, July 24, 2024 9:35 AM

To: Hasitha Ganegama <hasitha.ganegama@hbl.com>; Supun Jeewantha <supun.jeewantha@hbl.com>; M Renoza Sheriff <renoza.sheriff@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Shashikala Kandage <shashikala.kandage@hbl.com>; Sanali Gallearachchi <sanali.gallearachchi@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Renoza,

As we discussed the details via MST on below points, please may we your comments to proceed further.

Kind Regards
Tharique

From: A.Tharique Jamaldan
Sent: Wednesday, July 24, 2024 9:21 AM
To: Hasitha Ganegama <hasitha.ganegama@hbl.com>; Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; M Renoza Sheriff <renoza.sheriff@hbl.com>; Shashikala Kandage <shashikala.kandage@hbl.com>; Sanali Gallearachchi <sanali.gallearachchi@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Hasitha,

I have addressed the queries made by HOK on each point below.

We may discuss further & finalize

Kind Regards,
Tharique

Observation 1 (Ref page 8 of the document).

Please describe how is the appended covered in this policy as required under **Financial Consumer Protection Regulations clause 13.**

Quote

13.2 The accessibility policy shall include but not limited to:

i. documents, communication and information accessibility. :

<https://www.hbl.com/srilanka/resources>

ii. websites and mobile applications accessibility. : <https://www.hbl.com/srilanka>

iii. infrastructure accessibility. : Our existing 3 Branches have complied with the requirement as specified

iv. Cards, Automated Teller Machines (ATMs) and other similar services accessibility. : We have complied with the requirement, the accessibility for disables are required for NEW branches only as specified. Certain areas where its beyond the control of the Bank & Vendor dependent we have requited CBSL to give an exemption until they are in place

Unquote

Further as required under clause 13.4, how will this policy be made accessible to general public.? : We will publish same in the Web Portal of HBL SL

Observation 2 (Ref page 8 of the document).

Please confirm if there is any separate policy that covers FAIR TREATMENT AND RESPONSIBLE BUSINESS CONDUCT as required under Financial Consumer Protection Regulations issued by CBSL. Global, policy on Fair Treatment Policy covers all requirements under FCPR and the customization is done via the addendum. With regard to Business Conduct all of them are covered under CP & the specific clauses mentioned are included in the offer letter and the conduct requirement are already adhered at our end.

Kind Regards
Tharique

From: Hasitha Ganegama <hasitha.ganegama@hbl.com>
Sent: Monday, July 22, 2024 11:07 AM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; M Renoza Sheriff <renoza.sheriff@hbl.com>; Shashikala Kandage <shashikala.kandage@hbl.com>; Sanali Gallearachchi <sanali.gallearachchi@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun

I loop in Tharique and Renoza.,

A clarification is needed from process perspective.
We discuss this .

Thanks
Regards
Hasitha

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Monday, July 22, 2024 10:39 AM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Hasitha Ganegama <hasitha.ganegama@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please note following points which requires local compliance confirmation.

Observation 1 (Ref page 8 of the document).

Please describe how is the appended covered in this policy as required under **Financial Consumer Protection Regulations clause 13.**

Quote

13.2 The accessibility policy shall include but not limited to:

- i. documents, communication and information accessibility.
- ii. websites and mobile applications accessibility.
- iii. infrastructure accessibility.
- iv. cards, Automated Teller Machines (AT Ms) and other similar services accessibility. Unquote

Further as required under clause 13.4, how will this policy be made accessible to general public.?

Observation 2 (Ref page 8 of the document).

Please confirm if there is any separate policy that covers FAIR TREATMENT AND RESPONSIBLE BUSINESS CONDUCT as required under Financial Consumer Protection Regulations issued by CBSL.

As the request for exception shared with CBSL in attachment 4 is on few sub paras, please also clarify regarding remaining policy excerpts as advised under as referred under Financial Consumer Protection Regulations issued by CBSL. Would appreciate if you can share point wise tracking for coverage of the same in policy.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

*Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Friday, 19 July 2024 8:18 am

To: Massab Rasool <massab.rasool@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Hasitha Ganegama
<hasitha.ganegama@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Mr Massab

Really appreciate it if you could specify clearly the observations that local compliance needs to raise its comments.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC

Habib Bank Limited,

No.140-142, 2nd Cross Street,

Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Thursday, July 18, 2024 6:55 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please share point wise response on the attached document. Please share local compliance comments on observations raised in the attached document.

Regards,

Massab Rasool

*Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Tuesday, 16 July 2024 4:46 pm
To: Massab Rasool <massab.rasool@hbl.com>
Cc: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Massab

Please find the attached concurrence of local compliance for Customer Fair treatments Policy - SL - 2024

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka

Tel : 0094112326565 | Ext 1228

From: Supun Jeewantha

Sent: Thursday, July 4, 2024 3:10 PM

To: Massab Rasool <massab.rasool@hbl.com>

Cc: A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Mr Massab

Please find the attached concurrence of local compliance for Customer Fair treatments Policy - SL - 2024

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC

Habib Bank Limited,

No.140-142, 2nd Cross Street,

Colombo 11, Sri Lanka

Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Wednesday, May 29, 2024 10:19 AM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please find attached document with updated comments.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,

Ext. 11219

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Monday, 27 May 2024 1:47 pm
To: Massab Rasool <massab.rasool@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; A.Tharique Jamaldin <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear All

Please find attached document with the feedback for your responses.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Friday, May 10, 2024 8:05 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldin <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please find attached document with updated comments.

Regards,

Massab Rasool

*Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Friday, 10 May 2024 11:09 am
To: Massab Rasool <massab.rasool@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldin <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear All

Please find attached document with the feedback for your responses.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Friday, May 3, 2024 6:03 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldin <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please find attached document with updated comments.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct
Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Thursday, 2 May 2024 3:39 pm

To: Massab Rasool <massab.rasool@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear All

Please find attached document with the feedback for your responses.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC

Habib Bank Limited,

No.140-142, 2nd Cross Street,

Colombo 11, Sri Lanka

Tel : 0094112326565 | Ext 1228

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Wednesday, April 24, 2024 1:30 PM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: Chamal Suriyaarachchi <chamal.suriyaarachchi@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Sear Supun,

Please find attached document with updated comments. Further please also share update on FCC's feedback as shared previously, refer attached email.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,

Ext. 11219

From: Supun Jeewantha <supun.jeewantha@hbl.com>

Sent: Monday, 22 April 2024 10:35 am

To: Massab Rasool <massab.rasool@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>; Fahad Naseem <fahad.naseem@hbl.com>

Cc: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear All

Due to technical issue of my share folder, I can't access it and this matter has been brought to the attention of the IT Department of HOK. If you can use this E-Mail path until it solved, I will greatly appreciate it.

Please find attached document with the feedback for your responses.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>

Sent: Wednesday, April 3, 2024 2:23 PM

To: Supun Jeewantha <supun.jeewantha@hbl.com>

Subject: FW: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Kind Regards,

Chamal Suriyaarachie

Head GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 ext 1231

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Wednesday, March 27, 2024 1:45 PM
To: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>
Cc: Faisal Noor <Faisal.Noor@hbl.com>; Zunaira Mahmood <zunaira.mahmood@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Team,

Your response is awaited. have also attached FCC teams feedback for your response.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

*Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Massab Rasool <massab.rasool@hbl.com>
Sent: Tuesday, 5 March 2024 6:22 pm
To: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>
Cc: Faisal Noor <Faisal.Noor@hbl.com>; # Compliance Review <compliance.review@hbl.com>; Zunaira Mahmood <zunaira.mahmood@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Chamal/ Tharique,

Please find attached document with our comments/ feedback for your response.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

*Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,
Ext. 11219*

From: Fahad Naseem <fahad.naseem@hbl.com>
Sent: Tuesday, February 27, 2024 5:13 PM
To: # Compliance Review <compliance.review@hbl.com>

Cc: # NPIA <npia.team@hbl.com>; Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>
Subject: FW: Fahad Naseem shared "Addendum to FTC - Customer Fiar tyreatment Policy - SL - 2024-APreviewed" with you

++ # Compliance Review compliance.review@hbl.com

From: Fahad Naseem

Sent: Tuesday, February 27, 2024 5:12 PM

To: Aemen Siddiqui <intern.aemen@hbl.com>; Amber Paracha <amber.paracha@hbl.com>; A.Tharique Jamaldien <tharique.jamaldeen@hbl.com>; Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; Muhammad Mudassir Siddiqui <mudassir.siddiqui@hbl.com>; Syed Mohammad Azfar Ali <azfar.ali@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Tahir Hussain Ali <tahir.ali@hbl.com>; Zohaib Hussain <zohaib.hussain3@hbl.com>; Zunaira Mahmood <zunaira.mahmood@hbl.com>

Subject: Fahad Naseem shared "Addendum to FTC - Customer Fiar tyreatment Policy - SL - 2024-APreviewed" with you



Fahad Naseem shared a file with you

Dear Chamal,

Please find NPIA comments and feedback.

Further, we would like to engage Compliance, Customer Experience and International Governance for review and feedback by March 04, 2024.

Regards,
Fahad Naseem



[Addendum to FTC - Customer Fiar tyreatment Policy - SL - 2024-APreviewed](#)

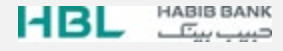


This link only works for the direct recipients of this message.

Open



[Privacy Statement](#)



From: [Fahad Naseem](#)
To: [Supun Jeewantha](#)
Cc: [Chamal Suriyaarachie](#); [Anusha Tennakoon](#); [A.Tharique Jamalden](#); # NPJA
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024
Date: Wednesday, August 21, 2024 3:57:24 PM
Attachments: [RE Addendum to FTC - Customer Fair treatments Policy - SL - 2024.msg](#)
[image002.png](#)
[image003.png](#)
[image004.png](#)
[image005.png](#)
[image006.png](#)
[image007.png](#)
[image008.png](#)

Dear Supun,

Please treat this email as concurrence from NPJA.

Regards,
Fahad Naseem

From: Asif Amir Ali <asif.amir2@hbl.com>
Sent: Wednesday, August 21, 2024 12:42 PM
To: Fahad Naseem <fahad.naseem@hbl.com>; Supun Jeewantha <supun.jeewantha@hbl.com>
Cc: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; # NPJA <npija.team@hbl.com>; Aresh Mehta <aresh.mehta@hbl.com>; Zohaib Hussain <zohaib.hussain3@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Fahad,

In continuation of the email, please note that we have spoke with Mr. Supun Jeewantha and communicate brief clarity over the points mentioned in the FTC – SL 2024 document.

Regards,

Asif Amir Ali
Manager - Policies & Regulatory Affairs
Client Experience | Retail Banking
4th Floor, AWT Plaza, I.I. Chundrigar Road Karachi, Pakistan.
Mob: +92 333 239 8469 | CISCO: 19424



From: Zohaib Hussain <zohaib.hussain3@hbl.com>
Sent: Wednesday, August 21, 2024 12:17 PM
To: Fahad Naseem <fahad.naseem@hbl.com>; Supun Jeewantha <supun.jeewantha@hbl.com>

Cc: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; # NPJA <npia.team@hbl.com>; Aresh Mehta <aresh.mehta@hbl.com>; Asif Amir Ali <asif.amir2@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Fahad,

Already responded on 20-Jun-2024. Email attached.

Regards,

Zohaib Hussain

Unit Head CX Controls, Governance & Metrics
Client Experience | Retail Banking
4th Floor, AWT Plaza | CISCO: 10936



From: Fahad Naseem <fahad.naseem@hbl.com>
Sent: Wednesday, August 21, 2024 12:09 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>; Zohaib Hussain <zohaib.hussain3@hbl.com>
Cc: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; # NPJA <npia.team@hbl.com>; Aresh Mehta <aresh.mehta@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Zohaib,

Your comments are still awaited on the document.

Regards,
Fahad Naseem

From: Fahad Naseem
Sent: Thursday, April 25, 2024 10:13 AM
To: Supun Jeewantha <supun.jeewantha@hbl.com>; Massab Rasool <massab.rasool@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>; Zohaib Hussain <zohaib.hussain3@hbl.com>
Cc: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>; # NPJA <npia.team@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Supun,

Please find attached response on your comments.

Further, we would like to engage FTC HOK department for review and feedback.

Regards,
Fahad Naseem

From: Supun Jeewantha <supun.jeewantha@hbl.com>
Sent: Monday, April 22, 2024 10:35 AM
To: Massab Rasool <massab.rasool@hbl.com>; Faisal Noor <Faisal.Noor@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>; Fahad Naseem <fahad.naseem@hbl.com>
Cc: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>; Anusha Tennakoon <anusha.tennakoon@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear All

Due to technical issue of my share folder, I can't access it and this matter has been brought to the attention of the IT Department of HOK. If you can use this E-Mail path until it solved, I will greatly appreciate it.

Please find attached document with the feedback for your responses.

Kind Regards,

Supun Jeewantha

Assist. Manager GAD & COPC
Habib Bank Limited,
No.140-142, 2nd Cross Street,
Colombo 11, Sri Lanka
Tel : 0094112326565 | Ext 1228

From: Chamal Suriyaarachie <chamal.suriyaarachie@hbl.com>
Sent: Wednesday, April 3, 2024 2:23 PM
To: Supun Jeewantha <supun.jeewantha@hbl.com>
Subject: FW: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Kind Regards,

Chamal Suriyaaratchie

Head GAD & COPC

Habib Bank Limited,

No.140-142, 2nd Cross Street,

Colombo 11, Sri Lanka

Tel : 0094112326565 ext 1231

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Wednesday, March 27, 2024 1:45 PM

To: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>

Cc: Faisal Noor <Faisal.Noor@hbl.com>; Zunaira Mahmood <zunaira.mahmood@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Ashar Rehan <ashar.rehan@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Team,

Your response is awaited. have also attached FCC teams feedback for your response.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

*Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,
Karachi,*

Ext. 11219

From: Massab Rasool <massab.rasool@hbl.com>

Sent: Tuesday, 5 March 2024 6:22 pm

To: Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; A.Tharique Jamalden <tharique.jamaldeen@hbl.com>

Cc: Faisal Noor <Faisal.Noor@hbl.com>; # Compliance Review <compliance.review@hbl.com>; Zunaira Mahmood <zunaira.mahmood@hbl.com>

Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Dear Chamal/ Tharique,

Please find attached document with our comments/ feedback for your response.

Regards,

Massab Rasool

Regulatory Advisory Unit – A&PM | Global Compliance & Conduct

Habib Bank Limited | Dolmen City | 32nd Floor | Sky Tower-A (West Wing) | Clifton,

Karachi,
Ext. 11219

From: Fahad Naseem <fahad.naseem@hbl.com>
Sent: Tuesday, February 27, 2024 5:13 PM
To: # Compliance Review <compliance.review@hbl.com>
Cc: # NPJA <npia.team@hbl.com>; Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>
Subject: FW: Fahad Naseem shared "Addendum to FTC - Customer Fiar tyreatment Policy - SL - 2024-APreviewed" with you

++ # Compliance Review compliance.review@hbl.com

From: Fahad Naseem
Sent: Tuesday, February 27, 2024 5:12 PM
To: Aemen Siddiqui <intern.aemen@hbl.com>; Amber Paracha <amber.paracha@hbl.com>; A.Tharique Jamaldeen <tharique.jamaldeen@hbl.com>; Chamal Suriyaaratchie <chamal.suriyaaratchie@hbl.com>; Muhammad Mudassir Siddiqui <mudassir.siddiqui@hbl.com>; Syed Mohammad Azfar Ali <azfar.ali@hbl.com>; Syed Sheraz Ahmed <syed.sheraz@hbl.com>; Tahir Hussain Ali <tahir.ali@hbl.com>; Zohaib Hussain <zohaib.hussain3@hbl.com>; Zunaira Mahmood <zunaira.mahmood@hbl.com>
Subject: Fahad Naseem shared "Addendum to FTC - Customer Fiar tyreatment Policy - SL - 2024-APreviewed" with you



Fahad Naseem shared a file with you

Dear Chamal,

Please find NPJA comments and feedback.

Further, we would like to engage Compliance, Customer Experience and International Governance for review and feedback by March 04, 2024.

Regards,
Fahad Naseem



[Addendum to FTC - Customer Fair treatment Policy - SL - 2024-APreviewed](#)

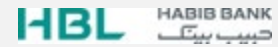


This link only works for the direct recipients of this message.

Open



[Privacy Statement](#)



From: [Ikramullah Khan](#)
To: [Faisal Noor](#); [Massab Rasool](#); [Syed Sheraz Ahmed](#); [Haris Iqbal Qureshi](#)
Subject: Fw: Addendum to FTC - Customer Fair treatments Policy - SL - 2024
Date: Friday, January 10, 2025 10:53:23 AM

From: Syed Saad Uddin Ahmed <saad.ahmed@hbl.com>
Sent: Friday, January 10, 2025 10:20:56 AM
To: Ikramullah Khan <ikramullah.khan@hbl.com>
Subject: RE: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Ok

From: Ikramullah Khan <ikramullah.khan@hbl.com>
Sent: Monday, January 6, 2025 11:26 AM
To: Syed Saad Uddin Ahmed <saad.ahmed@hbl.com>
Subject: Addendum to FTC - Customer Fair treatments Policy - SL - 2024

Hi Saad,

Your concurrence is requested on the attached **Addendum to FTC - Customer Fair treatments Policy - SL - 2024**. We have reviewed the document and ensured compliance with respective regulatory requirements and bank's policies.

This document is an addendum to the Fair Treatment to Customers Global Policy of HBL HoK and changes are made through this addendum to align with necessary regulatory instructions issued by Central Bank of Sri Lanka.

Regards,

Ikram

Addendum to Fair Treatment to Customers - HBL Sri Lanka

Final Audit Report

2025-01-11

Created:	2025-01-10
By:	Supun Kumarasinghe (supun.jeewantha@hbl.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAXZn9r4Yc7p-F0JxdmtNtaF7mAhEyHx4i

"Addendum to Fair Treatment to Customers - HBL Sri Lanka" History

 Document created by Supun Kumarasinghe (supun.jeewantha@hbl.com)

2025-01-10 - 7:51:58 AM GMT

 Document emailed to farhan talib (farhan.talib@hbl.com) for signature

2025-01-10 - 7:52:45 AM GMT

 Email viewed by farhan talib (farhan.talib@hbl.com)

2025-01-10 - 7:53:16 AM GMT

 Email viewed by farhan talib (farhan.talib@hbl.com)

2025-01-11 - 11:58:12 AM GMT

 Document e-signed by farhan talib (farhan.talib@hbl.com)

Signature Date: 2025-01-11 - 11:58:35 AM GMT - Time Source: server

 Agreement completed.

2025-01-11 - 11:58:35 AM GMT