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## Circulars/Notifications - Consumer Protection Department



CPD Circular No. 01 of 2023

Dec 29, 2023

The President/Chief Executives,  
All Banks/DFIs/MFBs,

Dear Sir/Madam,

### **Launch of Sunwai - A Customer Complaint Management Service by State Bank of Pakistan (SBP)**

SBP, in its endeavor to further improve the effectiveness and fairness of the banking system, has developed a Portal and Mobile App namely 'Sunwai- a customer complaint management service' with an aim to facilitate customers in the lodgment of their complaints with the Banks/DFIs/MFBs (referred herein as FIs). "Sunwai" can be accessed at <https://sunwai.sbp.org.pk>.

2. For effective use of Sunwai, FIs are advised to:

- Ensure meticulous compliance of the respective Turn-Around-Time (TAT) for the resolution of various types of complaints as prescribed by SBP vide BC&CPD Circular No. 1 of 2016 and BC&CPD Circular Letter No. 2 of 2021, as amended from time to time.
- Update in an accurate and timely manner status of complaints on the said portal. For the purpose, a senior and relevant officer will be nominated as contact point for SBP. Contact details of the said officer should be shared with Consumer Protection Department (CPD) within one week of issuance of this circular. In case of any change in nomination of the concerned officer, the same may be notified within 2 days to CPD.
- Ensure that senior management reviews and monitors the breaches of TATs, types/nature of complaints and other trends on regular basis and take corrective measures for the resolution of complaints on timely basis.
- Create awareness amongst the customers about the said Portal. In this connection, FIs shall provide the Portal's URL given above on their website and also communicate the same through emails, SMS or notification on Internet/Mobile Banking.

3. In order to address issues of technical nature relating to the Portal, a technical support helpdesk ([support@sbp.org.pk](mailto:support@sbp.org.pk)) has been created for FIs for seamless functioning of the Portal.

4. All other instructions on complaint handling shall remain unchanged.

Please acknowledge receipt.

Yours sincerely,

Sd/-

**(Amjad Iqbal)**  
Additional Director

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