

TIME SECURITIES (PVT.)LIMITED.

Customer Care

Policies & Procedures

2020



Customer Care

Customer Care Policy

Introduction

The overriding principle central to TIME Securities culture and ethos is that clients come first. TIME Securities is committed to the fair treatment of all clients, irrespective of size of investment through which they registered their Accounts with us. TIME Securities recognizes that client satisfaction is the foundation on which to build a business which is sustainable over the long term. Delivering optimal customer outcomes is an enterprise-wide responsibility and requires participation from all parts of the business. Apart from any legislative or regulatory obligations, treating customers fairly is a business imperative. Without clients we have no business putting clients' needs at the forefront of what we do is a key business priority.





Our Customer Commitment

TIME Securities (Pvt) Ltd. and its staff are committed to promoting the visions and values of organization and to delivering the standards contained in this policy.

The TIME Securities Pvt Ltd. strives for excellence and professionalism in providing customer service, both inside and outside the organization, within the limits of available, well-managed resources.

To accomplish this mission, we agree upon these values:

- Anticipating the needs of our customers and planning accordingly
- Greeting our customers promptly, cheerfully and respectfully
- Listening carefully and giving full consideration to the requests and concerns of our customers
- Communicating honestly, courteously and knowledgeably
- Providing follow-through for our customers promptly, responsibly and efficiently
- Serving with pride, commitment, and with high ethical standards
- Respecting the individual and encouraging participation

We are uncompromising about applying ethics and good governance across all areas of our business Values:

- Always put clients first
- Think and act like an owner, not an employee
- Always act with integrity
- One business one team
- Excellence in all we do
- Think contribution not title

Fair Treatment / No Discrimination Policy



TIME Securities (Pvt) Ltd. Committed to equality of opportunity and access for all irrespective of their age, gender, class, marital status, nationality, ethnic origin, disability or religious belief. We aim to create a working environment which values and respects the variety of life styles and cultures. TIME Securities will strive to ensure that no employee, Clients, member, or any other person connected to TIME Securities (Pvt) Ltd., experiences unlawful or unfair discrimination.



Individuals and Conduct Covered

These policies apply to all applicants and employees, whether related to conduct engaged in by fellow employees or by someone not directly connected to TIME Securities Pvt Ltd. (e.g., an outside vendor, consultant or customer).

Conduct prohibited by these policies is unacceptable in the workplace and in any work-related setting outside the workplace, such as during business trips, business meetings and business-related social events.

Reporting an Incident of Harassment, Discrimination or Retaliation

TIME Securities Pvt Ltd. encourages reporting of all perceived incidents of discrimination, harassment or retaliation, regardless of the offender's identity or position. Individuals who believe that they have been the victim of such conduct should discuss their concerns with their Senior Management. See the complaint procedure described below.



Whilst we take great care to ensure that we provide all our services efficiently, courteously and to a high standard, we accept that complaints may be made. A complaint is a valid expression of dissatisfaction and however it is made, by email, letter, telephone or verbally, we will investigate it and use it as a means to improve our standards of service. If at any time you are not happy with the levels of service you experience, please ask to speak to the management and we will try our best to resolve your complaint straight away. You can register your complaint in person, by telephone or by writing letters or Email. All written complaints will be dealt with by our Operation's Manager or the person they feel can best respond to your concerns. We will acknowledge all written complaints promptly of receiving the letter, at which point your complaint will be investigated. If you are not satisfied with the way in which your complaint has been dealt with, we have an appeal procedure which the Operation's Manager will activate at your request. Any action

taken that will affect members of staff as a result of a customer complaint will be conveyed to all concerned before a response is given to the customer.

It is TIME Securities (Pvt) Ltd. policy and responsibility to provide excellent service to the public. Customer feedback helps us measure whether our services are meeting our Client needs and expectations. It also helps us identify problems that need to be solved. High quality customer service depends on customer feedback. While praise is always welcome, constructive criticism is truly helpful in the long run. The purpose of this policy is to establish uniform standards and procedures for responding to customer feedback, thus making sure those responses are timely and that issues do not “fall through the cracks.” The policy strives to treat every interaction with the public as an opportunity to produce a satisfied customer, or at least one who feels that he or she was listened to and taken seriously, even if it was not possible to meet his or her request. This policy outlines a procedure for responding to complaints, requests for service and questions that come to the TIME Securities Pvt Ltd. Office through a customer visit, call, letter or email. Departments are expected to use similar standards and procedures for the complaints, requests and questions that come directly to the department and not through the TIME Securities Office.



Response Standards

When possible, complaints, questions and requests for service should be resolved in “real time” on the same day they arrive. However, in many instances, referral and follow-up are necessary in order to fully understand and resolve the issue. In such instances, the following standards for acknowledgement and resolution should be followed.

Acknowledgement

- o All complaints, questions and requests for service should be acknowledged within one business day.
- o This acknowledgement should note the person to whom the issue has been referred and when the customer can expect a response.

- o If the customer feedback is delivered by phone or in person, this acknowledgement should be given verbally during the call or visit.
- o If the customer feedback is delivered by e-mail, the acknowledgement should be given by email.
- o If the customer feedback is delivered by postal mail the acknowledgement should be sent via telephone, postal mail or e-mail, whichever is appropriate.
- o For written acknowledgements, templates with standard language should be used to minimize staff processing time.



Resolution

- o A substantive response should be provided within seven business days.
- o This response should include the TIME Securities analysis of the issue and the proposed resolution. Clear reasons should be given if it is not possible for the TIME Securities to accommodate the customer's request.
- o If a resolution is not possible within seven business days, the customer should be notified and given the date by which they can expect a response.
- o The resolution can be communicated to the customer verbally, by e-mail or by postal mail, depending on the communication method most appropriate to the situation.



For clients of TIME Securities (Pvt) Ltd.

The following is a general description of plans in place at **TIME Securities (Pvt) Ltd.** to maintain business continuity in the event that operations are disrupted for any reason.

Contingency planning at TIME Securities goal is to help its valued clients to build and preserve wealth. So it is critical that we plan carefully and methodically to ensure a quick and smooth recovery in the event of a disaster or emergency. From Chief Executive Officer to each TIME Securities associate, TIME Securities has a companywide commitment—to ensure that your assets are safe and that our service to you continues without interruption.

Our approach to contingency planning is simple. We think of our business as a chain in which each link is a component of our operation—people, facilities, business processes, infrastructure, and information. Each link is equally important and must be accounted for and tested as part of an overall business-continuity program.

To accomplish this, we have established a dedicated team for coordinating the planning, development, testing, and execution of contingency plans. TIME Securities business contingency planning provides for the recovery and restoration of all critical operations. Our process consists of three major components: detailed, written business contingency plans; data security and recovery; and business contingency tests.



• **Business contingency plans.** TIME designs specific, formal plans to respond to a range of incidents—from worst-case scenarios for Example:

Problems or Worst Situation	Contingency Plans
1. In case of Power Failures.	Backup UPS are available.
2. In case of Internet failure.	Multiple Service Providers
3. In case loss of Data.	Daily Offsite Backup (soft or Hard Copy)
4. Communication Losses/or Busy Telephone	Multiple Operators and Lines Available.
5. In Case of KATS, online Application KITS Failure.	DRS (Disaster Recovery System) provided by PSX.

These plans are regularly tested and updated to accommodate changes in contingency requirements.

• **Data security and recovery.** Data security is, of course, a top priority. To mitigate computer virus attacks and other acts of cyberterrorism, we have implemented controls monitored by a dedicated team of information security specialists moreover PSX provide antivirus for cyber security. We also maintain a network of redundant systems, off-site data storage to ensure that all source data are recoverable in a disaster.

• **Business contingency tests.** We also periodically conduct mock on Saturday or after market time with the cooperation of Pakistan Stock Exchange and our dedicated Team. We conduct integrated tests with critical vendors to validate our ability to work together during an emergency. In addition, our Information Technology division frequently performs disaster recovery tests to gauge how quickly we can regain our systems in the event of an emergency.