

ST. PETER LIFE PLAN, INC.

CONSUMER ASSISTANCE MANAGEMENT SYSTEM AND INTERNAL REDRESS MECHANISM POLICY

This is the Consumer Assistance Management System and Internal Redress Mechanism Policy of **ST. PETER LIFE PLAN, INC.** We are committed to fully complying with Republic Act No. 11967 (the Internet Transactions Act (ITA) of 2023), Republic Act No. 11765 (Financial Products and Services Consumer Protection Act), along with other applicable laws and regulations. In alignment with the principles of fair, transparent and accountable marketing conduct, consumer protection practices and digital business practices, our company hereby commits to establishing and implementing an internal redress mechanism, and consumer assistance management system within our organization.

This mechanism shall be clear, effective and responsive, and shall be designed to promptly address and resolve consumer concerns, complaints and disputes in a manner that upholds the rights and protection of consumers while fostering trust and confidence in all our business and digital platforms. We recognize the importance of consumer trust in all Pre Need/financial products and services and in the growth of e-commerce and affirm our responsibility to act in good faith, with diligence and fairness, in all transactions and engagements with the public.

1. For any questions, inquiries, concerns, clarifications, requests or need of assistance or any customer feedback in relation to all our products and services, customers and planholders may contact us through any of the following official channels:

- Facebook Page: [<https://www.facebook.com/stpeterlifeplanandchapels>]
- Chat via St. Peter eStore website: [<https://online.stpeter.com.ph>]
- Contact us form: [<https://online.stpeter.com.ph/Home/ContactUs>]
- Email: [lifepplanchapels@stpeter.com.ph]
- Customer Support Hotline/s: (02) 8371 9999, (02) 7946 9999 and 09190569999

To facilitate efficient handling, please include your full name, contact number, email, Life Plan details (if applicable), invoice or transaction number, date of transaction, and the specific questions, inquiries, concerns, clarifications, requests for assistance or any customer feedback.

2. How to File a Complaint

Customers and Planholders may file a complaint through any of the following official channels (as applicable):

- Facebook Page: [<https://www.facebook.com/stpeterlifeplanandchapels>]
- Chat via St. Peter eStore website: [<https://online.stpeter.com.ph>]
- Contact us form: [<https://online.stpeter.com.ph/Home/ContactUs>]
- Email: [lifepplanchapels@stpeter.com.ph]
- Customer Support Hotline/s: (02) 8371 9999, (02) 7946 9999 and 09190569999

To facilitate efficient handling, please include your full name, contact number, email, Life Plan details (if applicable), invoice of transaction number, date of transaction, and a detailed description of the complaint or issue.

3. Acknowledgment of Complaint

All complaints will be acknowledged within **24 hours**. An initial response will confirm receipt and outline the next steps in the resolution process.

Customer Service Support Assistance

Customer or Planholder contacts Customer Service via phone, form, email, or chat.

- Immediate Resolution - If the concern or complaint is basic, this will be immediately resolved by our Customer Service Teams (e.g., general inquiry, policy clarification).
- Marked For Escalation - If the concern or complaint is complex or requires further verification or action, this is marked for escalation.
- All complaints and concerns for resolution will be logged and recorded.
- All customers/planholders will be given immediate feedback on the timelines of the handling and resolution of their complaints.
- **Escalation Handoff by Supervisor/OIC**
 - Customer Service Agent will endorse the concern or complaint to his/her Team Leader for escalation.
 - Team Leader will escalate the concern or complaint through email to the concerned branch/department detailing the nature and specifics of the concern or complaint and requesting for further assistance and verification by the branch/department head/manager.
 - A copy of the escalation email is provided to the immediate superior/s of the concerned branch/department as well as to pertinent Key Officers for their information and guidance.
 - Branch/Department Head/Manager is required to investigate the escalated concern or complaint and give feedback to the Customer/Planholder Service Team and to his/her immediate superior/s and pertinent Key Officers for action or decision.
 - Key Officers and Management will approve/disapprove the recommended course of action or decision, depending on the presented complaint/ concern.
 - Customer Service Team will relay the Management's final decision to the concerned party and/or complainant.
 - Depending on the gravity or complexity of the issue, the concern or complaint must be resolved within 7-14 days from the date of escalation.
- Acknowledgment
Recipient acknowledges receipt of escalation for logging and record keeping purposes

4. Investigation and Resolution

Each complaint will be reviewed thoroughly. We will validate the facts and determine the most appropriate action. Depending on the complexity, a resolution will be provided within **7 to 14 days** or earlier from acknowledgment. Resolutions may include, but are not limited to:

- Product/Service Refund
- Changes in Service
- Clarification of Service
- Problem resolution or repair or remedy of complaint/ concern
- Other actions

5. Customer Feedback and Closure

After providing a resolution, we will confirm with the customer or planholder whether the issue has been satisfactorily resolved. All complaints and actions taken are documented and/or recorded for future reference and service improvement.

Field or Department Evaluation/Action

- Resolution Feedback
Provides update to Customer Service Team on the resolution
- Customer Update
Customer Service Team calls or messages customers/planholders to:
 - Confirm resolution
 - Close the complaint/ concern
 - Get feedback (optional)
- Closure

6. Further Escalation to Consumer Protection Agencies (if necessary)

In case the customer/planholder is not satisfied with our proposed resolution or action taken, he/she may further escalate the matter to relevant consumer protection agencies such as:

- Department of Trade and Industry (DTI) – E-Commerce Bureau (ECB) via email ecommerce_complaints@dti.gov.ph
- Or via the Consumer Care website <https://podrs.dti.gov.ph/>, Consumer Care Hotline at DTI (1–384), or send an email to consumercare@dti.gov.ph.
- Insurance Commission - Public Assistance, (02) 8-523-8461 local 103/127 | Globe: (0917) 116-0007 | Smart: (0999) 993-0637

This Consumer Assistance Management System and Internal Redress Mechanism is aligned with the requirements of the ITA and its Implementing Rules and Regulations and Republic Act No. 11765 and Insurance Commission Memorandum Circular 2023-01, and is established in accordance with consumer protection principles and other applicable laws and regulations related to consumer protection for financial products and services and to e-commerce. It also serves as a demonstration of our responsibility as a digital market participant in promoting trust, accountability, and safety in the online marketplace.

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