



## STANDARDS OF SERVICE\*

As we work towards improving our standards of service, we aim to provide our service efficiently and effectively. To this end, we have set out below the time frames within which you can expect us to deliver the respective services.

### I. We are committed to making banking easy.

	<b>Target / Goal</b>
1. Aim to serve the majority of customers promptly in all our branches	Within <b>5</b> minutes
2. Aim to provide you with friendly and helpful service whenever you deal with us.	Aim to get <b>7 out of 10</b> customers to rate bank's service.
3. Help to make the right choices for your money and you.	Get all customers to rate the help given.
4. Aim to answer your call promptly when you call us at any of our branches or call centres.	Within <b>3</b> rings.
5. Aim to open a basic savings account promptly.	Within <b>10</b> minutes.
6. Aim to open a basic current account promptly.	Within <b>20</b> minutes.
7. Issue you with a cheque book promptly.	Within <b>2</b> business days of opening current account or within <b>2</b> business days of the bank receiving your application for a new cheque book.
8. Issue ATM card promptly.	Within <b>1</b> business day / immediate of opening savings account or current account.
9. Clear cheques promptly.	Within <b>2</b> business days.
10. To help customers manage their accounts, provide financing statements.	<b>1</b> business day / immediate at customer specific request.
11. Issue Banker's cheque promptly.	Within <b>3</b> minutes.
12. Close current/savings account.	Within <b>5</b> minutes.

### II. We are committed to helping when you need us.

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| 1. Aim to answer your call promptly when you call us at any of our branches or call centres. | Within <b>3</b> rings.  |
| 2. Aim to resolve counter enquiries promptly.  | Where no follow up is required, within <b>1<sup>st</sup></b> visit.<br><br>Where follow up is required within <b>3</b> days of <b>1<sup>st</sup></b> visit.<br><br>Where enquiry is complex, within <b>14</b> days of <b>1<sup>st</sup></b> visit.  |
| 3. Aim to resolve phone enquiries promptly.  | Where no follow up is required, within <b>1<sup>st</sup></b> call.<br><br>Where follow up is required within <b>3</b> days of <b>1<sup>st</sup></b> call.<br><br>Where enquiry is complex, escalate to an officer who can deal with the enquiry. If the enquiry cannot be satisfactory dealt with, then officer has to solve within <b>14</b> days. |
| 4. Respond to e-mail, letter or fax enquiries promptly.                                      | Provide response to acknowledge receipt of e-mail.<br><br>Respond within <b>14</b> days from date of receipt of enquiry if enquiry is not complex.<br><br>Where enquiry is complex, provide extension letter.   |
| 5. Help you quickly if your ATM or credit card is lost or stolen.                            | Replacement card will be issued within <b>1</b> business day / immediate.   |

**III. We are committed to listening.**

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| 1. Resolve customer complaints fairly, consistently and promptly.              | Aim for <b>100%</b> of customers to be satisfied with the way their complaints have been handled. |
| 3. Actively seek your thoughts and suggestions on how we can better serve you. | Get customer to complete and submit feedback forms.   |

#### **IV. We are committed to processing your application quickly**

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| 1. Hire Purchase application (approval)                 | Within <b>3</b> working days of all required documents and information having been received by the bank. |
| 2. Home Financing application (approval)                | Within <b>3</b> working days of all required documents and information having been received by the bank. |
| 3. Structured Personal Financing application (approval) | Within <b>3</b> working days of all required documents and information having been received by the bank. |

**\*Our Customer charter above stipulates our aim which we strive to achieve to serve our customers better. Nevertheless it is not a legal representation which entails any legal obligation should any of the parameters are not met.**

#### **Additional avenues of resolving disputes**

If you are not satisfied with the outcome of your complaint or how it was handled, you may refer the matter to either of the following bodies who will help settle the dispute.

1. BNMLINK – a complaint resolution arm of Bank Negara Malaysia

Call BNMTELELINK : 1-300-88-5465 (LINK) (toll free number) or  
E-mail to [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

Laman Informasi Nasihat dan Khidmat (LINK)  
Tingkat Bawah, Blok D  
Bank Negara Malaysia  
Peti Surat 10922  
50929 Kuala Lumpur  
Fax: 03-2174 1515

Website: <http://www.bnm.gov.my/bnmlink>

2. ABMConnect – an avenue set up by The Association of Banks in Malaysia to handle public enquiries and complaints on banking matters

Call: 1-300-88-9980 (toll free number) or  
Log on to eABMConnect <http://www.abm.org.my>

The Association of Banks in Malaysia  
34th Floor, UBN Tower  
10 Jalan P Ramlee  
50250 Kuala Lumpur  
Fax: 03-2078 8004

3. Financial Mediation Bureau – an independent body set up to help settle disputes between financial service providers who are its members and the public.

Call: 03-2272 2811 or  
Log on to <http://www.fmb.org.my> or  
E-mail to [enquiry@fmb.org.my](mailto:enquiry@fmb.org.my)

Financial Mediation Bureau  
Level 25  
Dataran Kewangan Darul Takaful  
No. 4 Jalan Sultan Sulaiman  
50000 Kuala Lumpur  
Fax: 03-2274 5752

4. AIBIM – information channel on Islamic Banking

Please e-mail to [admin@aibim.com](mailto:admin@aibim.com)  
Association of Islamic Banking Institutions Malaysia  
Level 4, Menara Bumiputra  
Bank Muamalat Malaysia Berhad  
21 Jalan Melaka  
50100 Kuala Lumpur