AFFIN BANK

COMPLAINT
& REDRESS GUIDE

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Introduction

At Affin Bank Berhad / Affin Islamic Bank Berhad (AFFIN BANK / AFFIN ISLAMIC), we are committed to delivering a high standard of service to our customers. We strive to always provide prompt and satisfactory service.

However, despite our best efforts, there may be occasions where our service does not meet your expectations. Should this occur, we welcome and encourage you to share your feedback or dissatisfaction through any channel of your choice made available by the Bank. All complaints received are managed by the Customer Feedback & Resolution Management (CFM) team, which oversees and coordinates the resolution process to ensure your concerns are addressed in a timely and fair manner.

We assure you that every complaint is valued and taken seriously—because **YOUR VOICE COUNTS.**

Feedback Channels

Customers may submit feedback or complaints through any of the following channels:

- **In person**
  By informing any AFFIN BANK / AFFIN ISLAMIC staff member at our branches.
- **By telephone**
  Call our Contact Centre at 03-8230 2222.
- **Online**
  Complete the Online Feedback Form available on our website at www.AffinAlways.com
- **By Email**
  Write to yourvoice@affingroup.com
- **By Mail**
  Send your correspondence to:

Customer Feedback & Resolution Management
Level 9, Menara AFFIN BANK
Lingkaran TRX, Tun Razak Exchange, 55188 Kuala Lumpur

Operating hours

- **Mondays to Thursdays:** 8:45a.m. to 5:45p.m.
- **Fridays:** 8:45a.m. to 4:45p.m.
- **Closed on Weekend and Public Holidays**

Non-disclosure of customers information or documents

We are committed to safeguarding customer confidentiality in accordance with:

- **Section 134(2) of the Financial Services Act 2013, and**
- **Section 146(2) of the Islamic Financial Services Act 2013.**

AFFIN BANK / AFFIN ISLAMIC **will not disclose customer information or documents** to any third party or external organisation, unless disclosure is permitted or required under applicable laws.

Disclosure may only occur under the following circumstances:

- Where disclosure is **required by law, court order, or otherwise legally permitted;**
- Where disclosure is **required under legislation, regulations, or by authorities,** including government agencies or bodies established or approved **by Bank Negara Malaysia;** or
- Where disclosure is **otherwise permitted under applicable regulatory requirements.**

Further information is available in our **Privacy Notice.**

Service Level Commitment

In accordance with Bank Negara Malaysia's expectations on fair and timely complaint resolution, we are committed to the following service standards:

- All complaints will be **acknowledged within one (1) working day** upon receipt, either verbally and/or in writing.
- We aim to **resolve most complaints within ten (10) working days** from the date the complaint is received.
- For complaints that are **more complex and require additional time**, we will:
  - > Inform the customer of the reason for the delay; and
  - > Provide **regular updates on the progress** until the matter is resolved.

If a complaint is not resolved to the customer's satisfaction, customers will be informed of the **available escalation channels**, including referral to **Bank Negara Malaysia (BNM)** or **Financial Markets Ombudsman Service (FMOS)**, where applicable.

The illustration below highlights the key steps involved from receipt and acknowledgment of a complaint through to investigation, resolution, and escalation where necessary.

Complaint Management Process

01

Submission of Complaint

Complaints may be submitted through any of the channels provided.

02

Acknowledgement of Receipt

An acknowledgment of receipt will be provided within one (1) working day from the date the complaint is received.

03

Investigation

All complaints received will be investigated appropriately, and the relevant department will be assigned to manage and resolve the complaint.

04

Resolution

The time required to resolve a complaint is subject to the receipt of complete information and, where applicable, the verification process. If a longer period is required, the Bank will inform you from time to time.

05

Remedy / Further Appeal Channels

There may be situations where you are not fully satisfied with the Bank's decision. We respect your right to further redress, and you may do so through the following channels within six (6) months from the date of the Bank's final decision:

> Bank Negara Malaysia (BNM)
> Financial Markets Ombudsman Service (FMOS)

For more information on the services provided, please visit:

BNM website: www.bnm.gov.my
FMOS website: www.fmos.org.my/en/

How To Voice Your Dissatisfaction Effectively

To help us understand and resolve your complaint promptly and fairly, please provide the following information when submitting your complaint:

- **Your contact details**
  Full name, address, contact number(s), and email address.
- **Account information**
  Relevant account number(s) or product details (where applicable).
- **Description of the issue**
  A clear explanation of the issue, including relevant dates, and the names of any individuals, departments, or branches involved.
- **Supporting information or documents**
  Include any additional information you consider relevant, including copies of supporting documents.
- **Desired outcome**
  State exactly how would you like the issue to be resolved.

Providing complete and accurate information will help us to assess and resolve your complaint more efficiently.

How To Provide Us Feedback On Our Complaint Handling

We are committed to continuously improving our complaint handling process to meet our customers' expectations and regulatory standards.

If you have any comments on our complaint handling procedures or wish to share your experience during the resolution of your complaint, you may provide your feedback through either of the following channels:

- **By email:** yourvoice@affingroup.com
- **Online:** Complete the Online Feedback Form available on our website at www.AffinAlways.com

Your feedback is important to us and helps us enhance our service quality and customer experience.

FREQUENTLY ASKED QUESTION

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Access and Channels

Q1: How do I lodge a complaint?

You may lodge a complaint with **AFFIN BANK / AFFIN ISLAMIC** through any of the following channels:

- **In person:**
  Inform any AFFIN BANK / AFFIN ISLAMIC staff at our branches

- **By telephone:**
  Call our Contact Centre at 03 8230 2222

- **By email:**
  Write to yourvoice@affingroup.com

- **Online:**
  Complete the Online Feedback Form available on our website at **www.AffinAlways.com**

- **By mail:**
  Address your complaint to:
  Customer Feedback & Resolution
  Management, Level 9, Menara AFFIN, Lingkaran TRX, Tun Razak Exchange,
  55188 Kuala Lumpur.

To help us resolve your complaint effectively, please provide sufficient details such as your contact information, account details (where applicable), a description of the issue, and your desired outcome.

Q2: Can I verbally complaint?

Yes, you may lodge a complaint verbally by:

- Speaking to any AFFIN BANK / AFFIN ISLAMIC staff at our branches during branch operating hours; or
- Calling our Contact Centre at **03-8230 2222**, which is available **24 hours a day, 7 days a week**, including public holidays.

All verbal complaints will be **properly recorded** and handled in accordance with our complaint handling procedures.

To facilitate investigation and resolution, we may request **additional information and/or supporting documents**, where necessary.

Q3: If there is additional information on the complaint, how do I update the Bank?

If you have additional information or documents to support a complaint that you have already raised, you may update the Bank through **the same channel where the complaint was originally lodged**, or through any of the following channels:

- **By Telephone:**
  Call our Contact Centre at 03-8230 2222.

- **By Email**:
  Email us at yourvoice@affingroup.com, clearly indicating the details you wish to update and referencing the complaint raised.

- **Online**:
  Submit the additional information via the Online Feedback Form available on our website.

To assist us in locating your complaint promptly, please quote your complaint **reference number** (if available) when providing updates.

All additional information received will be recorded and reviewed as part of our ongoing investigation and resolution process.

Q4: If I did not receive any response from the Branch or department pertaining to my complaint, what should I do?

If you have not received a response from the branch or department within a reasonable timeframe, you may contact our Contact Centre at **03-8230 2222** to raise your concerns.

Our Contact Centre will assist in:

- Recording or verifying your complaint; and
- Escalating the matter to the appropriate unit for follow up and resolution.

We are committed to ensuring that all complaints are properly acknowledged and addressed in a timely manner.

Information & Documentation Requirements

Q5: What information should I include in my complaint?

To help us understand and resolve your complaint effectively, please provide the following information as applicable:

- **Your contact details**
  Your full name, address, contact number, and email address where you can be reached.

- **Account or relationship details**
  Details of the relevant account(s) or product(s) held with us.

- **Details of the complaint**
  A clear and orderly explanation of the issue, including relevant dates, locations, and the names of the individuals, department(s), or branch(es) involved (if known).

- **Supporting information or documents**
  Any additional information that may **assist in our investigation**, including copies (not originals) of relevant documents, correspondence, or statements.

- **Your desired outcome**
  A clear indication of what you would like us to do to resolve your complaint.

Q6: What happens if my complaint is submitted with incomplete information?

If your complaint is submitted with incomplete or insufficient information, the Bank will notify you either **verbally or in writing** to inform you of the missing details.

You will be given a **reasonable grace period** to provide the required information or supporting documents. Once the complete information is received and any necessary verification has been performed (where applicable), your complaint will be registered and treated as a **new complaint**, and the complaint handling timeline will commence from that date.

Providing complete and accurate information at the outset will help us assess and resolve your complaint more efficiently.

Q7: Can I complain if I no longer have key documents relevant to my complaint?

Yes. You may still lodge a complaint even if you no longer have all the documents or information related to the matter.

However, please note that the absence of key information or supporting documents may affect the investigation process. In such situations:

- The investigation may take a longer time to complete; and
- There may be circumstances where the complaint cannot be fully assessed or resolved due to insufficient information to support a conclusion.

The Bank will make reasonable efforts to review available records in accordance with a**pplicable data retention requirements**, including obligations under the **Financial Services Act 2013 / Islamic Financial Services Act 2013** and the **Personal Data Protection Act 2010 (PDPA)**.

Certain records may only be retained for a **prescribed retention period**, after which they may no longer be available.

Where possible, we may contact you to request **additional details or clarification**.

Q8: Can the Bank reject a complaint?

The Bank will review all complaints. However, matters outside the Bank's jurisdiction or those lacking sufficient information may not be actionable.

Complaint Handling Process & Timelines

Q9: What types of complaints fall outside the scope of the Bank's complaint handling process?

While the Bank is committed to handling customer complaints fairly and transparently, there are certain types of matters that fall outside the scope of the Bank's complaint handling process, including but not limited to the following:

- **Whistleblowing-Related Complaints**
  Complaints involving allegations such as fraud, corruption, misconduct, legal violations, or non-compliance with internal policies must be submitted through the Bank's Whistleblowing Channel, in accordance with the applicable Whistleblowing Policy. Reports can be submitted via email to whistleblowing@affingroup.com.

- **Internal Staff Complaints or Disputes**
  Matters related to Bank employees, including human resource issues, employment terms and conditions, performance, disciplinary matters, or workplace disputes, will be handled through internal Human Resource procedures and not through the customer complaint handling process.

- **Complaints from Unauthorized Third Parties**
  Complaints submitted by third parties who are not customers, account holders, or legally authorized representatives cannot be processed by the Bank due to confidentiality, data protection, and banking secrecy requirements, unless written consent or relevant supporting documents are provided.

- **Matters Under or Previously Subject to Legal Proceedings**
  Complaints involving matters that are currently under court proceedings, arbitration, mediation, or have already been decided through legal processes are generally outside the scope of the Bank's complaint handling process.

- **Anonymous Complaints or Insufficient Information**
  Complaints submitted without identity or lacking sufficient information for verification and investigation may not be fully assessed or resolved.

- **Complaints Beyond the Prescribed Time Limit**
  Complaints that fall outside the time limits set under applicable laws, regulatory requirements, or specific contractual terms may not be considered, especially if the relevant records are no longer available.

- **Matters Beyond the Bank's Control**
  Issues arising from actions of third parties not under the Bank's control or external events beyond the Bank's reasonable control may not be addressed through the Bank's complaint handling process. If a complaint falls outside the Bank's scope, the Bank will inform the customer and, where appropriate, advise on a more suitable channel or authority to refer the matter.

Q10: How long will it take to resolve my complaint?

The time taken to resolve a complaint depends on its **nature and complexity:**

- For **simple complaints**, the average resolution time is **about five (5) working days** from the date of receipt.
- For **more complex complaints**, resolution may take **up to twenty (20) working days.**

The above timelines are **subject to our receipt of complete information and any necessary verification**, where applicable.

If additional time is required due to the complexity of the matter or involvement of external parties, **the Bank will keep you informed of the progress and reasons for the delay until the complaint is resolved.**

Q11: What will happen to my complaint?

Once we receive your complaint, it will be managed through a **structured and transparent** process to ensure fair and timely resolution:

- **Acknowledgement**
  Your complaint will be acknowledged within **one (1) working day,** either verbally and/or in writing.

- **Recording and Assessment**
  The complaint will be formally recorded and reviewed to understand the issue and determine the appropriate course of action.

- **Investigation**
  We will investigate the matter thoroughly. Where necessary, we may contact you to request additional information or supporting documents to assist in our assessment.

- **Resolution and Response**
  We will provide you with a response once the investigation is completed and inform you of the outcome, including any remedial actions taken, where applicable.

- **Progress Updates**
  If the complaint requires more time due to its complexity or involvement of external parties, we will keep you informed of the progress until the matter is resolved.

- **Escalation Options**
  If you are not satisfied with the outcome, you will be informed of the available escalation channels, including referral to **Bank Negara Malaysia (BNM LINK)** or **Financial Markets Ombudsman Service (FMOS)**, where applicable.

Q12: When is my complaint considered "resolved"?

A complaint is considered resolved when the Bank has provided its **final decision** and **no further action is required**. The decision will be **duly communicated** to the customer, either **verbally or in writing**, depending on the **nature and complexity of the complaint** and the **channel through which it was raised.**

Where the customer does not accept the Bank's decision, the matter will be **treated as an appeal** and handled in accordance with the Bank's applicable **appeal process.**

Q13: How will I be notified of the outcome of my complaint?

Customers will be informed of the outcome **verbally and/or in writing**, depending on the **nature and complexity of the complaint** and the **channel through which it was raised.**

Q14: Is there any cost to file a complaint?

No. Customers may lodge a complaint with the Bank at no cost.

Privacy, Confidentiality & Data Use

Q15: How will the information in my complaint used?

Any personal information provided in your complaint will be used solely for the purpose of investigating and resolving the complaint.

Providing the requested information is voluntary. However, please note that failure to provide sufficient or relevant information may limit our ability to properly assess or process your complaint.

All information will be handled in accordance with applicable laws and our Privacy Notice and will be treated with strict confidentiality.

Representation & Third Parties

Q16: If I am unable to clearly highlight my grievances, can I appoint a representative to liaise with the Bank on my behalf?

Yes. You may appoint a representative to act on your behalf in relation to your complaint.

For the Bank to deal directly with the appointed representative, you are required to provide written consent, duly signed by you, authorising the Bank to liaise with the designated third party on your complaint. The Bank will only engage directly with the representative upon sighting and verifying your signed written consent.

Please note that the appointed representative must not be a lawyer or solicitor.

This is because the Bank's complaint handling process is intended to facilitate informal, fair, and efficient resolution of complaints, and does not constitute a legal or adversarial process. Where legal representation is involved, the appointed lawyer or solicitor must formally write to the Bank, clearly stating the authorisation to act on your behalf, for the Bank to respond through the appropriate and proper legal channels.

The written consent (or formal authorisation) should clearly specify:

- The name and identification details of the appointed representative; and
- The scope of authority granted in relation to the complaint.

These requirements are necessary to safeguard customer confidentiality and to ensure compliance with applicable laws and regulations.

Q17: If I am not an account holder of Affin Bank/ Affin Islamic Bank Berhad, can I lodge a complaint on behalf of the account holder?

Yes, you may lodge a complaint; however, the Bank's engagement will depend on the nature of the complaint.

For Account Related Issues
You may submit a complaint on behalf of an account holder. However, due to confidentiality and regulatory requirements, the Bank will liaise directly with the account holder, or require the account holder's authorisation or consent, before providing any account specific information or taking further action.

For Service Related Issues or General Feedback
You are not required to be an account holder to lodge a complaint or provide feedback. The Bank will engage directly with you, as we value all feedback and are committed to continuously improving our services.

Fairness, Materiality & Encouragement

Q18: Is my complaint too small?

No. Every complaint is **important** to us and will be taken seriously by the Bank.

Your feedback helps us understand our customers' experiences and identify areas where we can improve. Regardless of the size or nature of the issue, we are committed to reviewing each complaint fairly and using it as an opportunity to continuously enhance our service quality and better serve you.

Q19: Will lodging a complaint affect my relationship with the Bank?

No. Lodging a complaint will not negatively affect your relationship with the Bank or your access to our products and services.

The Bank values customer feedback and views every complaint as an important opportunity to improve our services, processes, and customer experience. We are committed to handling all complaints fairly, objectively, and without prejudice, and customers are encouraged to voice their concerns without fear of adverse treatment.

Q20: What do I need to do if I decide not to continue with my complaint?

You may voluntarily withdraw your complaint at any time during the complaint management process. This may be done verbally or in writing, using the same channel through which the complaint was originally lodged.
If you wish, you may also choose to share the reason for withdrawing your complaint. Doing so is entirely optional and helps the Bank better understand customer concerns and identify opportunities for improvement.

Time Limits & Historical Complaints

Q21: Is there a time limit for making a complaint?

In general, there is no fixed time limit for lodging a complaint with the Bank. You are encouraged to raise your concern as soon as possible to enable a timely and effective review.

However, certain types of complaints, particularly those involving claims, compensation, or historical transactions, may be subject to time limitations due to:

- Legal or regulatory requirements;
- Contractual terms and conditions; or
- Record retention periods under applicable laws and regulations.

If a complaint relates to events that occurred some time ago, please note that:

- The investigation may take longer; and
- There may be situations where the complaint cannot be fully assessed or resolved if relevant records are no longer available or if the claim falls outside the applicable time limits.

Nonetheless, the Bank will make reasonable efforts to review all complaints based on the information available and will keep you informed of the outcome.

Escalation and External Redress

Q22: If I am not satisfied with the response received from the branch or department, who can I refer to?

If you are not satisfied with the response provided by a branch or department, you may escalate your complaint to Customer Feedback & Resolution Management through any of the following channels:

- **Online:**
  Complete the Online Feedback Form available on our website.

- **By Mail:**
  Customer Feedback & Resolution Management
  Level 9, Menara AFFIN Lingkaran TRX, Tun Razak Exchange, 55188 Kuala Lumpur.

All escalated complaints will be reviewed **independently** and handled in accordance with the Bank's complaint handling framework to ensure a fair and timely resolution.

Q23:Do I have to accept the Bank's decision?

No. You are not obliged to accept the Bank's decision if you are not satisfied with the outcome of your complaint.

You may seek further review or redress through other available complaint resolution avenues, including but not limited to:

- Bank Negara Malaysia (BNM LINK)
- Financial Markets Ombudsman Service (FMOS)
- The Association of Banks in Malaysia (ABM), where applicable; or
- Any other relevant external dispute resolution bodies or legal avenues available to you.

We will provide relevant information on the appropriate escalation options upon conclusion of the Bank's review.

Q24:If I am not satisfied with the Bank's decision, where can I seek redress?

You may refer the matter to either of the following bodies within 6 months upon receiving the decision from the Bank:

Bank Negara Malaysia

A complaint resolution arm of Bank Negara Malaysia.

BNMLINK (strictly by appointment)
4th Floor, Podium AICB Building No. 10, Jalan Dato' Onn
50480 Kuala Lumpur

Customer Contact Centre (BNMTELELINK)
1-300-88-5465 | www.bnm.gov.my
Webform (eLINK)* : https://telelink.bnm.gov.my
Operating Hours : 9.00 a.m. - 5.00 p.m.
(Monday – Friday except public holidays)

ABM

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

The Association of Banks in Malaysia (ABM)
A-11-1, AICB Building, No. 10, Jalan Dato' Onn
50480 Kuala Lumpur
1-300-88-9980 (toll free) | www.abm.org.my
Webform (eABMConnect)* : www.abm.org.my/eabmconnect
Operating Hours:
9.00 a.m. - 5.30 p.m. (Monday – Friday)

AIBIM

An avenue set up by The Association of Islamic Banking Institutions Malaysia to handle public enquiries and complaints on Islamic Banking matters.

Association of Islamic Banking Institutions Malaysia
4 Floor, Menara Bumiputra 21 Jalan Melaka
50100 Kuala Lumpur
Contact Number: 03-2026 8002 / 8003 Facsimile: 03-2026 8012
www.aibim.com
Operating Hours:
9.00 a.m. - 5.45 p.m. (Monday - Thursday)
9.00 a.m. - 4.45 p.m. (Friday)

Financial Markets Ombudsman Service

The primary mandate of the Financial Markets Ombudsman Service (FMOS) is to settle disputes between you and our Members who are financial services providers licensed or approved by Bank Negara Malaysia. OFS is independent, impartial and effective in resolving financial disputes.

Financial Markets Ombudsman Service (FMOS)
Level 14, Main Block, Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Contact Number: 03-2272 2811 Facsimile: 03-2274 5752
Website: www.ofs.org.my
Webform: www.ofs.org.my/en/feedback.html
Operating Hours: 8.30 a.m. - 5.30 p.m. (Monday – Friday)

AKPK

An agency set up by Bank Negara Malaysia to help individuals take control of their fnancial situation and gain peace of mind that comes from the wise use of credit.

Agensi Kaunseling & Pengurusan Kredit (AKPK)
Level 5 and 6, Menara Bumiputra Commerce, Jalan Raja Laut
50350 Kuala Lumpur
Contact Number: 03-2616 7766 Facsimile: 03-2282 3855
Website: www.akpk.org.my
Webform: www.akpk.org.my/voc
Operating Hours: 9.00 a.m. - 6.00 p.m. (Monday – Friday)

Q25: Can I approach the external avenues such as BNM and FMOS directly on my complaint?

In general, your complaint must first be reviewed by the Bank to allow us the opportunity to investigate and resolve the matter.

If you are not satisfied with the Bank's response or final decision, or if your complaint is not resolved within the expected timeframe, you may then refer your complaint to the relevant external complaint resolution body, such as:

- **Financial Markets Ombudsman Service (FMOS)**; or
- **Bank Negara Malaysia (BNM)**

whichever is applicable to the nature of your complaint and subject to their respective terms and conditions. Details of external escalation channels will be provided upon completion of the Bank's review.

Q26: Does Bank Negara Malaysia (BNM) deal with all types of financial-related complaints?

Bank Negara Malaysia (BNM) handles most financial related complaints involving institutions regulated by BNM, subject to certain conditions.

However, BNM will generally **not deal** with the following types of complaints:

- A complaint that has not first been reviewed by the financial institution concerned.
- A complaint against an institution not regulated by Bank Negara Malaysia.
- A banking complaint submitted by a third party without written authorisation from the account holder allowing the matter to be referred to BNM.
- A complaint that has already been:
    - Referred to the Financial Markets and Ombudsman Service (FMOS);
    - Filed with the Court or the Consumer Tribunal; or
    - Handled through legal representation or legal proceedings.

- A complaint involving allegations of fraud, which may require investigation by relevant enforcement or investigative authorities.
- A complaint that is anonymous, incomplete, or does not include sufficient contact details for BNM to reach the complainant; and
- A complaint submitted by an agent of the institution (for example, a debt collector, car repossessor, or insurance/takaful agent) against their own principal.

In such cases, complainants may be advised to pursue the appropriate alternative channels. alternatif yang bersesuaian.

Q27: What if the complaint is outside the scope of FMOS?

If your complaint is not within the scope of the Financial Markets and Ombudsman Services (FMOS), you may consider escalating the matter to **BNM LINK (Bank Negara Malaysia LINK & Laman Informasi Nasihat dan Khidmat)** for guidance and assistance.

We remain available to assist with any supporting information that BNM LINK may require.

Q28: Can I approach FMOS if the complaint is outside FMOS scope (e.g., exceeds the monetary limit or is more than 6 months from the Bank's final decision?

Where a customer seeks to refer a complaint to FMOS but the complaint falls outside FMOS' prescribed scope—including, but not limited to, cases where the **monetary limit is exceeded** or where the complaint is **lodged more than six (6) months from the date of the Bank's final decision**—FMOS may approach the Bank to seek its agreement on whether the complaint may nevertheless be accepted for mediation.

In such instances, **the Bank reserves its right to accept or decline FMOS' request**, as the matter would not ordinarily be eligible under FMOS' rules. Notwithstanding this, the Bank remains committed to treating customers fairly and will endeavour to review complaints based on their individual merits. Accordingly, **the Bank reserves the right to consider such complaints on a case by case basis,** without creating any obligation or precedent.

Financial Difficulty & Loan Assistance

Q29: Where can I go if I am not satisfied with the Bank's decision pertaining to my loan repayment or if I need help to deal with my loan problem?

If you require assistance in managing your loan or debt obligations, you may seek help from **Agensi Kaunseling dan Pengurusan Kredit (AKPK).**

AKPK provides:

- Free financial counselling
- Debt management assistance
- Credit and basic money management education

AKPK is an agency set up by Bank Negara Malaysia to help individuals better manage their financial obligations.
All AKPK services are free of charge.

For more information, please visit AKPK's website at: www.akpk.org.my