Got an issue with your bank, insurance company, takaful operator or e-money issuers?



Here are three steps to resolve it:

1

Contact the **Complaints Unit** of your bank, insurance company, takaful operator or e-money issuer

List of Complaints Unit:
bnm.gov.my/fsplist

2

Obtain a response and final decision on your complaint from the Complaints Unit

3

If there is no response after 14 days OR if the response is unsatisfactory, contact **BNMLINK**

Contact BNMLINK at:
bnm.gov.my/contact-us/BNMLINK

Alternative support channels available:

Agensi Kaunseling dan Pengurusan Kredit (AKPK)

www.akpk.org.my

Debt management

Financial advice

Financial Markets Ombudsman Service (FMOS)

www.fmos.org.my

Financial, insurance, investment and capital market dispute resolution not exceeding RM250,000

Tribunal for Consumer Claims

ttpm.kpdn.gov.my

Out-of-court consumer dispute resolution

For details on each agency's exact scope of jurisdiction, refer to their respective websites shown above.

BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

FEN FINANCIAL EDUCATION NETWORK

For more information, visit BNMLINK webpage
bnm.gov.my/bnmlink