

# CUSTOMER SERVICE CLIENT CHARTER

The Customer Service Charter (also referred to as **Charter**) was set up in 2011 with the intention to outline key commitments and service standards for all banks when providing service to customers. At AFFIN BANK/AFFIN ISLAMIC BANK, we are steadfast towards creating and delivering excellent banking experience by putting our customers at the heart of everything we do. As reflected in this service charter, customers can expect to be greeted with utmost courtesy, professionalism, respect, efficiency and transparency at all times from all our bank personnel.

## PILLAR 1: KNOW OUR CUSTOMERS

To understand the customer profile that enables the bank to:

- Anticipate the customer's needs and preference.
- Offer products and services as per his/her requirements.

Expected Outcome : **Build Trust.**

Commitment	Service Standards
We strive to help customer find the right product to suit his/her need/profile.	<ul style="list-style-type: none"> <li>a. Knowledgeable staff is available to serve customer.</li> <li>b. Customer's information is gathered during new account opening process to get to know the customer, which may include the completion of banking forms and asking for supporting documents.</li> <li>c. Information on features and fees for the various products and services is available to customer through various channels (i.e. <b>Branch/Brochures/Contact Centre/Website</b>).</li> <li>d. The bank conducts periodic customer satisfaction feedback/surveys to ensure that customer's needs are fulfilled.</li> </ul>

## PILLAR 3: TRANSPARENT & PERSONABLE SERVICE

Endeavour to deliver the customer experience wherein the customer:

- Is given access to products and services related information.
- Is handled by competent and knowledgeable staff who will strive to provide good service.

Expected Outcome : **Better Engagement.**

Commitment	Service Standards
We are open and transparent in our dealings.	<ul style="list-style-type: none"> <li>The following information is made available through any of the various channels of communication such as <b>Branch/Brochures/Contact Centre/Website</b>.</li> <li>Shariah contract applicable, fees, charges and relevant interest rates/profit rates and obligations in the use of a banking product or service.</li> <li>Product related details (i.e. product disclosure sheets, terms and conditions) are shared at the point of sale.</li> </ul>
We train our bank personnel to have adequate knowledge to advise and assist customers on banking products and services.	Sales personnel/Personal Financial Advisor/Relationship Manager is knowledgeable about the bank's products and services.

Commitment	Service Standards
We provide customers a personable service experience.	<ul style="list-style-type: none"> <li>a. First impressions                             <ul style="list-style-type: none"> <li>Acknowledge customer when customer walks in/approaches the bank counter.</li> <li>Offer to assist the customer.</li> </ul> </li> <li>b. Understand the customer's needs                             <ul style="list-style-type: none"> <li>Ask questions to understand what the customer wants.</li> <li>Listen attentively to customer.</li> </ul> </li> <li>c. Handle the queries/instructions                             <ul style="list-style-type: none"> <li>Provide options that meet customer's needs.</li> <li>Use simple words and explanations with the customer.</li> <li>Perform end-to-end follow up until customer's issue is resolved.</li> </ul> </li> </ul>

## PILLAR 4: BANKING MADE ACCESSIBLE

Offer an engagement model wherein the customer is aware of:

- Multi-channel options.
- Accessibility.

Expected Outcome : **Provide Convenience Of Banking For Customer's Peace Of Mind.**

Commitment	Service Standards
We are easily accessible via various channels i.e. physically & virtually.	<p>Customer is kept informed on the physical and virtual channels available to him/her, using the various modes of communication such as <b>Branch/Brochures/Contact Centre/Website</b>.</p> <p>Specifically, the customer has access to the following:</p> <ul style="list-style-type: none"> <li>List of physical channels which include branches &amp; self-service machines.</li> <li>List of virtual channels which include contact centres (03-8230 2222) and internet banking (<a href="http://www.affinbank.com.my">www.affinbank.com.my</a>, <a href="http://www.affinislamic.com.my">www.affinislamic.com.my</a>, <a href="http://www.affinonline.com">www.affinonline.com</a>).</li> </ul>
We provide customers with efficient services via our virtual platforms outside of normal banking hours.	<p>Strive to ensure that our virtual channels meet the following target service levels:</p> <ul style="list-style-type: none"> <li>Self-service terminal (service uptime/month) - at least <b>99%</b> of the time measured by machines on a monthly basis.</li> <li>Contact Centre (if any) - At least <b>80%</b> calls are to be answered within 45 seconds.</li> <li>Internet banking (service uptime/month) - <b>99%</b>.</li> </ul>
We inform customers on the various options for more convenient banking.	<p>Share with the customer the various options for performing transactions through alternate channels, depending on the banks channel presence and where applicable. This can be done via any of the following means:</p> <ul style="list-style-type: none"> <li>Engagement by the bank personnel.</li> <li>Signage to guide the customer.</li> <li>Campaigns and brochures.</li> <li>Corporate website.</li> </ul>
We actively seek thoughts and suggestions on how banks can serve customers better.	<p>Provide channels for customer to render feedback via:</p> <ul style="list-style-type: none"> <li>Corporate website/Internet banking (<a href="http://www.affinbank.com.my">www.affinbank.com.my</a>, <a href="http://www.affinislamic.com.my">www.affinislamic.com.my</a>, <a href="http://www.affinonline.com">www.affinonline.com</a>).</li> <li>Contact Centre (03-8230 2222).</li> <li>Branches (customers will be notified of location of branches via bank's website): (<a href="http://www.affinbank.com.my">www.affinbank.com.my</a>/<a href="http://www.affinislamic.com.my">www.affinislamic.com.my</a>).</li> <li>Periodic Customer Satisfaction Surveys.</li> </ul>

## PILLAR 2: TIMELY & EFFICIENT SERVICE

We deliver a seamless basic/general banking services wherein customer is aware of time that will be taken and broadly, the steps/requisite documents involved in executing their instructions.

Expected Outcome : **Being Reliable.**

Service Level Target : **80%** of the customers are served within the expected service level.

Commitment	Service Standards
We will set a clear expectation on time taken for various services.	<ul style="list-style-type: none"> <li>a. Information on time taken to deliver services to customer i.e. expected service standard is made available through various channels (i.e. <b>Branch/Brochures/Contact Centre/Website</b>).</li> </ul>
We will serve customers promptly at our branch counter service.	<p><b>Customer Waiting Time:</b> <b>Within 5 minutes.</b></p> <p><b>Customer Serving Time:</b></p> <ul style="list-style-type: none"> <li><b>Within 3 minutes</b> for simple transactions e.g. single transaction, cash withdrawals.</li> <li><b>Within 6 minutes</b> for complex transactions e.g. Remittance/FD/TD-i Transaction.</li> </ul>
We will efficiently attend to account applications at our branch counter service.	<p><b>ACCOUNT APPLICATION TURNAROUND TIME</b> (From full documents and information received by the bank to decision on the application)</p> <ul style="list-style-type: none"> <li>Open Basic Savings Account/Basic Saving Account-i or Basic Current Account/Basic Current Account-i - New Customer : <b>within 45 minutes.</b></li> <li>Existing Customer : <b>within 45 minutes.</b></li> <li>Close Account Turnaround Time.</li> <li>Basic Savings Account/Basic Savings Account-i/Basic Current Account/Basic Current Account-i : <b>within 15 minutes.</b></li> </ul> <p>Note: This does not take into account onboarding process - banks have their own onboarding process/introduction to banks' products and services.</p> <p><b>ISSUANCE OF ATM OR DEBIT CARD/DEBIT CARD-i</b></p> <ul style="list-style-type: none"> <li>Within <b>some business day</b> of opening savings account/saving account-i.</li> </ul>
We will efficiently attend to banking transactions.	<p><b>EXECUTING A FOREIGN CURRENCY REMITTANCE</b> (Refer to our corporate website (<a href="http://www.affinbank.com.my">www.affinbank.com.my</a>, <a href="http://www.affinislamic.com.my">www.affinislamic.com.my</a>) for the currencies used)</p> <ul style="list-style-type: none"> <li>a. Inward - depending on the cut off time.                             <ul style="list-style-type: none"> <li>Before cut off time : credited on the same day.</li> <li>After cut off time : credited on next working day.</li> </ul> </li> <li>b. Outward - processing time depending on the cut off time.                             <ul style="list-style-type: none"> <li>Before cut off time : processed on the same day.</li> <li>After cut off time : processed on next working day.</li> </ul> </li> </ul> <p>Note: The date of receiving funds subject to completeness of information and extent of checks/due diligence performed by individual banks.</p>
We will efficiently attend to product applications.	<p><b>PRODUCT APPLICATION TURNAROUND TIME</b> (From full documents and information received by the bank to decision on the application).</p> <ul style="list-style-type: none"> <li>Credit Card/Credit Card-i Application : <b>Within 3 working days.</b></li> <li>Hire Purchase/Hire Purchase-i Application : <b>Within 2 working days.</b></li> <li>Mortgage Loan/Financing Application (Individual) : <b>Within 4 working days.</b></li> <li>Loan/Financing Application (Small and Medium Enterprise - SME) : <b>Within 3 weeks.</b></li> </ul>
We will follow through and provide the requisite updates to customer's queries.	<p><b>a. Phone</b></p> <ul style="list-style-type: none"> <li>Where no follow up is required - <b>Immediate</b> such as first call resolution.</li> <li>Where follow up is required - <b>Within 3 working days</b> from date of 1st call.</li> <li>Where enquiry is complex, the bank will provide <b>a reasonable timeframe</b> and keep the customer updated accordingly.</li> </ul> <p><b>b. Written (Email, fax, letter, social media)</b></p> <ul style="list-style-type: none"> <li>For email.                             <ul style="list-style-type: none"> <li>Provide acknowledgement response <b>automatically/within 24 hours</b> (if the email is addressed to <a href="mailto:yourvoice@affinbank.com.my">yourvoice@affinbank.com.my</a>).</li> <li>Respond <b>within 2 working days</b> from date of receipt of enquiry if enquiry is not complex.</li> </ul> </li> <li>For letter or fax.                             <ul style="list-style-type: none"> <li>Provide acknowledgement response <b>within 1 working day.</b></li> <li>Respond <b>within 2 working days</b> from date of receipt of enquiry if enquiry is not complex.</li> </ul> </li> <li>For social media (where applicable).                             <ul style="list-style-type: none"> <li>Provide acknowledgement response <b>within 24 hours</b> if it is a working day. Otherwise, the acknowledgement response will be on the working day which follows.</li> <li>Respond <b>within 2 working days</b> from date of receipt of enquiry if enquiry is not complex.</li> </ul> </li> </ul> <p>Note: Where enquiry is complex, bank will provide a reasonable timeframe and keep the customer updated accordingly.</p> <p><b>c. Counter</b></p> <ul style="list-style-type: none"> <li>Where no follow up is required, bank will endeavour to provide first touch point resolution <b>immediately.</b></li> <li>Where follow up is required - <b>within 3 working days</b> from date of 1st visit.</li> <li>Where enquiry is complex, bank will provide <b>a reasonable timeframe</b> and keep customer updated accordingly.</li> </ul>
We will address customer's complaints/issues consistently and promptly.	<ul style="list-style-type: none"> <li>a. Acknowledge customer's complaints/issues <b>within 24 hours</b> of a working day.</li> <li>b. Communicate clearly on the complaint/issue.</li> <li>c. Address the complaint/issue in an equitable, objective and timely manner by informing customer on bank's decision no later than <b>10 working days</b> from the date of the receipt of the complaint.</li> <li>d. Keep customer updated if unable to address issues within the stipulated timeframe.</li> <li>e. Provide information on escalation to higher alternative avenues if the queries are not to the customer's satisfaction at first instance.</li> </ul> <p>Note: Complaints management is governed by the guidelines spelt out by Bank Negara Malaysia (BNM).</p>

### 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.

#### ABM Connect

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

**Telephone** : 1300-88-9980  
**Website** : [www.abm.org.my/eabmconnect](http://www.abm.org.my/eabmconnect)  
**Email to** : [banks@abm.org.my](mailto:banks@abm.org.my)

The Association of Banks in Malaysia (ABM)  
A-11-1, AICB Building  
No. 10 Jalan Dato' Onn  
50480 Kuala Lumpur

#### AIBIM

Association of Islamic Banking Institutions Malaysia.

**Telephone** : 03-2026 8002/8003  
**Email to** : [admin@aibim.com](mailto:admin@aibim.com)  
**Website** : [www.aibim.com](http://www.aibim.com)  
**Facsimile** : 03-2026 8012

Association of Islamic Banking Institutions Malaysia  
4 Floor, Menara Bumiputra  
21 Jalan Melaka  
50100 Kuala Lumpur

#### BNM LINK

A complaint resolution arm of Bank Negara Malaysia.

**BNMTELELINK** : 1-300-88-5465 (1-300-88-LINK) (toll free)  
(Overseas: 603-2174 1717)  
**Email to** : [bnmteleshield@bnm.gov.my](mailto:bnmteleshield@bnm.gov.my)  
**Website** : [www.bnm.gov.my/bnmteleshield](http://www.bnm.gov.my/bnmteleshield)  
**Facsimile** : 603-2174 1515

Laman Informasi Nasihat dan Khidmat (LINK)  
Ground Floor, Block D Bank Negara Malaysia  
Jalan Dato' Onn 50480 Kuala Lumpur

### OMBUDSMAN FOR FINANCIAL SERVICES (OFS)

The primary mandate of the Ombudsman for Financial Services (OFS) is to settle disputes between you and financial services providers licensed or approved by Bank Negara Malaysia. OFS is independent, impartial and effective in resolving financial disputes.

**Telephone** : 603-2272 2811  
**Email to** : [enquiry@ofs.org.my](mailto:enquiry@ofs.org.my)  
**Website** : [www.ofs.org.my](http://www.ofs.org.my)  
**Facsimile** : 603-2272 1577

Ombudsman for Financial Services  
(Formerly known as Financial Mediation Bureau)  
Level 14, Main Block, Menara Takaful Malaysia  
No. 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur

For more information, call 03-8230 2222, visit your nearest AFFIN BANK / AFFIN ISLAMIC BANK branch or log on to [AffinGroup.com](http://AffinGroup.com) for full terms and conditions.



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