



CIMB Bank Berhad

Customer Service Charter

Issue date: 18th October 2011

Introduction

The Customer Service Charter sets out our commitment to delivering a high standard of customer service. It outlines the type of service we aim to provide, how to contact us and give us feedback, and how we can serve you better.

Key Commitments

We will continuously work towards improving our standards of service. Our bank's relationship with you will be guided by the following key principles:

a. Accountability

- i) All our products and services comply with the relevant laws and regulations of Malaysia.
- ii) We will explain and help you understand the financial benefits of our products and services that you are interested in, how they work and the risks involved.

b. Fairness

- i) We will act fairly and in an ethical manner.
- ii) We will establish a clear set of procedures to ensure that any dispute between you and our bank will be resolved fairly and quickly. *For more details on our complaints procedure, please visit our customer service page at www.cimbbank.com.my.*
- iii) We will make every effort not to discriminate against age or gender and we will offer products and services based on the same terms to all our customers.

c. Privacy

- i) We will treat all your personal information as private and confidential and we will take steps to ensure the safety and security of your information. Your personal information will not be revealed unless otherwise authorised by you or required by law to do so.
- ii) We will not use your personal information for our own marketing purposes if you object to this practice.
- iii) We will comply with the provisions of the Personal Data Protection Act 2010 at all times.

d. Reliability

- i) We will ensure that you enjoy secure and reliable banking and payment systems.

e. Transparency

- i) We will provide you with clear, relevant and timely information to help you make an informed decision about our products and services. Where applicable, a set of Terms and Conditions relating to each banking product or service will be made available to you with all the fees, charges, penalties, relevant interest rates, liabilities and obligations highlighted.
- ii) We will inform you of the available products and services through various channels (e.g. over the internet, by telephone, via e-mail or through our branches). You can contact us for more information or to provide feedback.
- iii) We will exercise care to provide you with a balanced view of benefits and risks of investment products, explain the critical terms to you, and ensure that the investment product is suitable for your needs and financial circumstances.

If you have any enquiries, concerns or comments, please contact us at:-

Bank's Name : CIMB Bank Berhad
Address : 19th Floor, Menara Bumiputra-Commerce
Jalan Raja Laut
50350 Kuala Lumpur
Malaysia
Tel : 1 300 880 900
Fax : 603 2288 1653 or 603 2288 1654
E-mail : callcentre@cimb.com
Twitter : CIMB_Assists

OR

Call *ABMConnect* at 1-300-88-9980 (toll free number); or
Log on to eABMConnect at <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

Standards of Service

As we work towards improving our standards of service, we aim to provide our service efficiently and effectively. We have set out below what you can expect from us.

I. We are committed to making banking easy.		
		Our Goal
1	Aim to serve the majority of customers promptly in all our branches.	Within 5 min
2	Aim to provide you with friendly and helpful service whenever you deal with us.	Aim to get 100% customers to rate bank's services and to respond to our CSAT.
3	Help you 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.	At branches : within 3 rings At Call Center : within 20 seconds
5	Aim to open a basic savings account promptly.	Within 10 min subjected to positive Bio-metrics verification of Mykad together with all necessary documentation (if any)
6	Aim to open a basic current account promptly.	Within 10 min subjected to positive Bio-metrics verification of Mykad together with all necessary documentation (if any)
7	Issue you with a cheque book promptly.	Within 3 business days of opening current account; or Within 3 business days of the bank receiving your application for a new cheque book.
8	Issue ATM card promptly.	Immediate issuance of ATM Card upon opening of savings account or current account
9	Clear cheques promptly.	Sent for clearing on the same business day if deposited before cut-off time
10	To help customers manage their accounts, provide loan statements.	For personal financing - on a monthly basis/at your specific request. For home financing – Conventional Term Loan on a yearly basis / at your specific request. Flexi Loan on a monthly basis/at your specific request. Islamic Term Loan and Flexi-I on a half yearly basis/ at your specific request. For Special Mudharabah Current Account on a monthly basis / at your specific request.
11	Issue demand drafts (local and foreign currency) promptly.	Within 5 minutes

12	Execute foreign currency remittances.	Within same business day if application received before cut-off time
13	Close current/savings account.	Within 15 min
II. We are committed to helping when you need us.		
1	Aim to answer your call promptly when you call us at our call centres or any of our branches.	At branches : within 3 rings At Call Center : within 20 seconds
2	Aim to resolve counter enquiries promptly.	Where no follow up is required, within 1 st visit. Where follow up is required, within 3 business days of 1 st visit. Where enquiry is complex, within 7-14 business days.
3	Aim to resolve phone enquiries promptly.	Where no follow up is required, within 1 st call. Where follow up is required, between 24- 72 hours of 1 st call. Where enquiry is complex, escalate to an officer who can deal with the enquiry. If the enquiry cannot be satisfactorily dealt with, then officer must provide time frame within which response can be made. (Within 7- 14 business days)
4	Respond to written enquiries promptly.	Respond to acknowledge receipt of written enquiries within 1 business day. Respond within 2 business days from date of receipt of enquiry if enquiry is not complex. Where enquiry is complex, provide time frame within which response can be made. (Within 7- 14 business days)
5	Help you quickly if your ATM card, credit card or debit card is lost or stolen.	Your replacement card will be issued as follows: ATM card – Over the counter within same business day Credit card – within 1 business day. Debit card – within same business day.
III. We are committed to listening.		

1	Resolve customer complaints fairly, consistently and promptly.	Aim for 100% of customers to be satisfied with the way their complaint has been handled.
2	Actively seek your thoughts and suggestions on how we can better serve you.	Get customer to complete and submit feedback forms, or via our websites, or via our social media network, or via our CSAT escalation, or via our Call Centre and or best effort basis.
IV. We are committed to processing your application quickly.*		
	Credit Card application (individual)	Within 1 working day of all required documents and information having been received by the bank
1	Debit card application	
2	Hire purchase application	Within 2 working days of all required documents and information having been received by the bank.
3	Loan application	Within 2 working days of all required documents and information having been received by the bank.

“The Customer Service Charter outlines the standards of service you can expect in your dealings with us. We recognise that there will always be room for improvements, and as we establish new and better ways of working, we will formalize processes and procedures and include them here in our Customer Service Charter. This Customer Service Charter is for information purposes only and is not intended to, and does **not**, create any legally binding rights or obligations.”

Additional avenues for 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:

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

Call BNMTELELINK at 1-300-88-5465 (LINK) (toll free number); or
E-mail to 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 *ABMConnect* at 1-300-88-9980 (toll free number); or
Log on to eABMConnect at <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 Financial Mediation Bureau at 03-2272 2811; or
Log on to <http://www.fmb.org.my>; or
E-mail to enquiry@fmb.org.my

Financial Mediation Bureau
Level 25
Dataran Kewangan Darul Takaful,
No 4, Jalan Sulaiman
50000 Kuala Lumpur

Fax: 03-2274 5752