



OCBC Bank (Malaysia) Berhad (295400-W)

OCBC Al-Amin Bank Berhad (818444-T)

Customer Service Charter

Introduction

The Customer Service Charter sets out our commitment to deliver a high standard of customer service. By this, we will abide by our OCBC core values to listen to our customers and understand their needs, while building enduring relationships with them by delivering superior products and quality service that meet their expectations.

Key Commitments

Our guiding principles towards this cause will be:

a. **Accountability**

- i) Providing clear and timely explanation on the financial benefits of our products and services as well as the risks involved.
- ii) Ensuring all our products and services comply with the laws and regulations.

b. **Fairness**

- i) Exercising responsible selling and treating customers fairly by placing their needs and expectations in the forefront.
- ii) Maintaining clear processes to ensure prompt and fair resolution of disputes. *For more details on our complaints procedure, please visit :*

https://www.ocbc.com.my/personal-banking/Help_Centre/helpctr_dispute.shtm?bcid=M9_C1_S4;

We will advise you how to make your complaint as well as our procedures for handling them fairly and quickly.

c. **Privacy**

Treating our customers' data with complete confidentiality.

d. **Reliability**

Doing things right the first time, on time, every time.

e. **Transparency**

- i) Ensuring all information is easily made available to our customers and investment risks made known upfront.
- ii) Providing various channels to access information on our products and services (e.g. internet, phonebank or at our branches).

iii) Providing channels for feedback and suggestions:

Via e-mail or fax:-

Bank's Name : OCBC Bank (M) Berhad

Address : OCBC Head Office
Menara OCBC
18 Jalan Tun Perak
50050 Kuala Lumpur

Tel : 03-83175000 (OCBC Personal Banking Enquiries)
03-83149310 (OCBC Al Amin Personal Banking Enquiries)

Fax : 03-2698 4363

Email : callcentre@ocbc.com

OR Contact

<p><i>ABMConnect</i> : 1-300-88-9980 or Log on to eABMConnect: http://www.abm.org.my</p> <p>The Association of Banks in Malaysia 34th Floor, UBN Tower 10 Jalan P Ramlee 50250 Kuala Lumpur</p> <p>Fax : 03-2078 8004</p>	<p>(AIBIM) Tel: 03-2026 8002 / 8003</p> <p>Association of Islamic Banking Institutions Malaysia (AIBIM) Level 4, Menara Bumiputera Bank Muamalat Malaysia Berhad 21, Jalan Melaka 50100 Kuala Lumpur</p> <p>Fax : 03-2026 8012</p>
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Standards of Service

**The target time is applicable to those straight forward applications.*

	Standard of Service	Target/Goal
1.	Aim to serve the majority of customers promptly in all our branches.	We will endeavour to serve customers within the first 10 minutes at our branches* <i>*However there may be certain peak periods whereby the wait time may extend beyond 10 minutes.</i>
2.	Aim to provide you with friendly and helpful service whenever you deal with us.	Aim to measure customer satisfaction and obtain customer feedback on the experience across touchpoints to provide us opportunities to improve customer satisfaction.
3.	Help you to make the right choices for your money and you.	Bank staff to provide adequate relevant information for customers to make their own informed decision. Any update on our products and services information is also available in our website.
4.	Answering you via our Contact Centre.	We will endeavour to answer calls within 45 seconds*. <i>*However there may be certain peak periods whereby the wait time may extend beyond 45 seconds.</i>
5.	Opening a basic savings and current account.	For all new deposit accounts opening, we will endeavour to assist customers to open the account within 35 minutes, from the point of being attended to, provided customers have all necessary documents required by the Bank and are physically present at the branch.
6.	Application for a cheque book.	Customer will receive the cheque book within 6 business days of opening current account or the bank receiving your application for a new cheque book.
7.	Application for ATM card.	ATM cards will be made available within 10 minutes of successful opening of savings account or current account.

8.	Clearing of cheques	For local and outstation cheques received before 4 p.m. on a business day for clearing, funds will be made available within 2 business days.
9.	Provide loan/financing statements.	For personal/home financing – on half yearly basis. We also provide statements at your request, a fee will be levied per request (please refer to our table of Fees and Charges available at the branch /posted at our website www.ocbc.com.my).
10.	Application for demand drafts (local and foreign currency).	The demand drafts (local and foreign currency) will be made available within 20 minutes of application.
11.	Application for foreign currency remittances.	Within same day if instruction is received before 4 pm with the exception of Chinese Yuan currency which is before 2 pm.
12.	Closing current/savings account.	Within 15 minutes* <i>*However there may be certain peak periods whereby the wait time may extend beyond 15 minutes.</i>
13.	Aim to resolve counter and phone enquiries promptly.	We endeavour to resolve all enquiries made within the first visit/call. If follow-up is required, we will respond to our customer within 2 business days of 1 st visit/call*. <i>*Where the enquiry is complex, we may require longer time to respond or follow-up on your enquiry, we will update customer on the progress.</i>
14.	Respond to written enquiries made to our correspondence addresses as listed on our website www.ocbc.com.my	We endeavour to resolve all enquiries made within 3 business days of receipt of enquiry. <i>*Where the enquiry is complex, we may require longer time to respond or follow-up on your enquiry, we will update customer on the progress.</i>
15.	Help you quickly if your ATM or credit card is lost or stolen	You will receive your replacement card: ATM card - within 10 minutes* at the branch

		<p>Credit Card - within 5 – 7 business days from date of request</p> <p><i>*However there may be certain peak periods when the wait time for replacement ATM Card may extend beyond 10 minutes.</i></p>
16.	Resolving customer complaints.	We endeavour to satisfy our customers with the way their complaints have been handled.
17.	Handling suggestions.	We provide feedback forms at our branches and website www.ocbc.com.my for customers to complete.
18.	Credit card application	Within 5-7 business days of all required documents and information having been received by the bank
19.	Loan/Financing application	<p>We endeavour to process :</p> <ul style="list-style-type: none"> - Mortgage applications within 2 business days of receipt of application, provided customers have all necessary documents required by the Bank. - Personal financing applications (including disbursement) within 5 business days of receipt of the application, provided customers have all necessary documents required by the Bank.

Additional avenues of resolving disputes

If you are not satisfied with the way we handled your complaint, you can refer to the following.

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

Call BNMTELELINK: 1-300-88-5465 (LINK) or
E-mail to bnmtelelink@bnm.gov.my

Laman Informasi Nasihat dan Khidmat (LINK)
Tingkat Bawah, Blok D
Bank Negara Malaysia
Jalan Dto' Onn
50480 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 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. Contact Association of Islamic Banking Institutions Malaysia (AIBIM)
Tel: 03-2026 8002 / 8003
E-mail: admin@aibim.com

Association of Islamic Banking Institutions Malaysia
Level 4, Menara Bumiputera
Bank Muamalat Malaysia Berhad
21, Jalan Melaka
50100 Kuala Lumpur

Fax: 03-2026 8012

4. Ombudsman for Financial Services – 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
E-mail to enquiry@ofs.org.my or
Log on to www.ofs.org.my

Ombudsman for Financial Services
Level 14 Main Block
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur

Fax: 03-2272 1577

5. Securities Industry Dispute Resolution Center (SIDREC) – an independent body established for the settlement of monetary disputes relating to capital market products and services between investors and SIDREC Members.

Call: 03-2282 2280 or
E-mail to info@sidrec.com.my or
Log on to www.sidrec.com.my

Securities Industry Dispute Resolution Center (SIDREC)
Unit A-9-1, Level 9, Tower A
Menara UOA Bangsar
No. 5, Jalan Bangsar Utama 1
59000 Kuala Lumpur

Fax: 03-2282 3855

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 in our Customer Service Charter.

Whilst we endeavour to provide the standards of service outlined in this Customer Service Charter, this Charter is not intended to, and does not create any legally binding rights or obligations.