

CUSTOMER SERVICE

CLIENT CHARTER

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, particularly if anything goes wrong and how you can assist us to better serve you.

Key Commitments

As we recognize that there will always be room for improvement, we will continuously work towards improving the standards of our service and our Bank's relationship with you will be guided by the following key principles:

a) Accountability

- All our products and services comply with relevant laws and regulations of Malaysia.
- 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

- We will act fairly and reasonably towards you in a consistent and ethical manner.
- We will establish a clear set of procedures to ensure that any dispute between us will be resolved fairly and quickly. For more details on our complaints procedure, please visit www.affinbank.com.my. We will tell you how to make your complaint as well as our procedures for handling them fairly and quickly.
- We will as far as possible not discriminate against age or gender and will make available products and services on the same terms as for other customers.

c) Privacy

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

d) Reliability

- We will co-operate as an industry so that you enjoy secure and reliable banking and payment systems you can trust.

e) Transparency

- 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 readily available to you with all the fees, charges, penalties and relevant interest rates, your liabilities and obligations in the use of a banking product or service highlighted.
- We will inform you, through various channels (e.g. over the internet, by telephone, e-mail or at our branches) of available products and services. You can contact us for information or provide feedback through these channels.
- We will exercise care to provide you a balanced view of benefits and risks of investment products, explain critical terms to you, and ensure the investment product is suitable for your needs and financial circumstances.

Standards of Service

As we work towards improving our standards of service, we aim to provide our service efficiently and effectively. To this end, we have set out below the time frames within which you can expect us to deliver the respective services.

A. We are committed to making banking easy	Target / Goal
1. Aim to serve the majority of customers promptly in all our branches	Within 5 minutes
2. Aim to provide you with friendly and helpful service whenever you deal with us	Aim to obtain feedback from a fair representation of our customers periodically
3. Help you to make the right choices for your money and you	Aim to obtain feedback from a fair representation of our customers periodically
4. Aim to answer your call promptly when you call us at any of our branches or call centres	Within 3 rings
5. Aim to open a basic savings account promptly	Within 10 minutes
6. Aim to open a basic current account promptly	Within 12 minutes
7. Issue you with a cheque book promptly	<ol style="list-style-type: none"> Within 3 working days of opening current account; or Within 3 working days of the bank receiving your application for a new cheque book
8. Issue ATM card promptly	Within 8 minutes upon opening savings account or current account
9. Clear cheques promptly	Within 2 working days
10. To help customers manage their accounts, provide loan statements	<ol style="list-style-type: none"> For personal financing - on a half-yearly basis / at your specific request For home financing - on a half-yearly basis / at your specific request
11. Issue demand drafts (local and foreign currency) promptly	Within 8 minutes
12. Execute foreign currency remittances	<ol style="list-style-type: none"> Outgoing remittances - by 3.30pm of value date Incoming remittances - will be processed within 24 hours
13. Close current/savings account	Within 8 minutes

B. We are committed to helping when you need us	Target / Goal
1. Aim to answer your call promptly when you call us at our Call Centres or any of our Branches	Within 3 rings
2. Aim to resolve counter enquiries promptly	<ol style="list-style-type: none"> Where no follow up is required, within 1st visit Where follow up is required, within 5 working days of 1st visit Where enquiry is complex, we will provide the time frame within which response can be given
3. Aim to resolve phone enquiries promptly	<ol style="list-style-type: none"> Where no follow up is required, within 1st call Where follow up is required, between 48 hours of 1st call Where enquiry is complex, escalate to an Officer who can deal with the enquiry. If the enquiry cannot be satisfactorily dealt with, then the Officer must provide the time frame within which response can be given
4. Respond to written enquiries promptly	<ol style="list-style-type: none"> Respond to acknowledge receipt of written enquiries within 24 hours / 2 working days Respond within 3 working days from date of receipt of enquiry if enquiry is not complex Where enquiry is complex, we will provide the time frame within which response can be given
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: <ul style="list-style-type: none"> ATM card - within 1 working day Credit card - within 5 working days Debit card - within 5 working days

C. We are committed to listening	Target / Goal
1. Resolve customer complaints fairly, consistently and promptly	Aim for 80% 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	Aim to provide various avenues for customers to provide feedback

D. We are committed to processing your application quickly*	Target / Goal
1. Credit card application (individual)	Within 4 working days of all required documents and information having been received by the bank
2. Debit card application (individual)	Within 2 working days of all required documents and information having been received by the bank
3. Hire purchase application (individual)	Within 1.5 working days of all required documents and information having been received by the bank
4. Housing Loan application (individual)	Within 4 working days of all required documents and information having been received by the bank

* Caters for both Conventional and Islamic Banking products

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.

ABMConnect	AIBIM	BNMLINK
An avenue set up by The Association of Banks in Malaysia to handle public enquiries and complaints on banking matters	Association of Islamic Banking Institutions Malaysia	A complaint resolution arm of Bank Negara Malaysia
Telephone : 1-300-88-9980 (toll free) Website : www.abm.org.my Facsimile : 03-2078 8004	Telephone : 03-2026 8002 / 8003 E-mail to : admin@aibim.com Website : www.aibim.com Facsimile : 03-2026 8012	BNMTELELINK : 1-300-88-5465 (LINK) (toll free) E-mail to : bnmtelelink@bnm.gov.my Website : www.bnm.gov.my/bnmlink Facsimile : 03-2174 1515
The Association of Banks in Malaysia 34 th Floor, UBN Tower 10 Jalan P Ramlee 50250 Kuala Lumpur	Association of Islamic Banking Institutions Malaysia 4 th Floor, Menara Bumiputra 21 Jalan Melaka 50100 Kuala Lumpur	Laman Informasi Nasihat dan Khidmat (LINK) Ground Floor, Block D Bank Negara Malaysia Jalan Dato' Onn 50480 Kuala Lumpur

Ombudsman for Financial Services

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

Telephone : 603-2272 2811
E-mail to : enquiry@ofs.org.my
Website : www.ofs.org.my
Facsimile : 603-2272 1577

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

If you have enquiries, concerns or comments please write, call, fax or e-mail us at

AFFIN BANK BERHAD, Customer Care & Quality
17th Floor, Menara Affin, 80 Jalan Raja Chulan, 50200 Kuala Lumpur

Tel : 03-5522 3000 (Call Centre) / 1800 88 3883 (Careline)
Fax : 03-2026 1104 (addressed to Customer Care & Quality)

Email : yourvoice@affinbank.com.my
Website : www.affinbank.com.my / www.affinislamic.com.my

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