

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.

- RHB Bank Berhad



- The BNM TELELINK toll free number should be 1-300-88-5465
- The address of Laman Informasi Nasihat dan Khidmat (LINK) should be:
Tingkat Bawah, Blok D
Bank Negara Malaysia
Peti Surat 10922
50929 Kuala Lumpur
- The address of FMB should be:
Level 25
Dataran Kewangan Darul Takaful,
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur

*“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.”*

Key Commitments

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

a. Accountability

- i) All our products and services comply with 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 reasonably towards you in a consistent and ethical manner.
- ii) 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.rhb.com.my We will tell you how to make your complaint as well as our procedures for handling them fairly and quickly.*

c. Privacy

- i) We will treat all your personal information as private and confidential and ensure the safety and security of the usage of your information.
- ii) We will not use your personal information for our own marketing purposes if you inform us that you object to this practice.
- iii) We will comply at all times with the provisions of the Personal Data Protection Act 2010.

d. Reliability

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

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 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.

- ii) We will inform you, through various channels (e.g. over the internet, by telephone or at our branches) of available products and services. You can contact your bank for information or provide feedback through these channels.

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

Bank's Name : RHB Bank Berhad

Address : The Manager, Customer Service, RHB Banking Group, Level 6 Menara AA,
Jalan Tun Razak, 50400 Kuala Lumpur

Tel : 03-9206 8118

Fax : 03-9206 8088 or 082-276 088

Email : customer_service@rhbbank.com.my

OR

Call *ABMConnect* : 1-300-88-9980 (toll free number) 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

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.

I. We are committed to making banking easy.		Target/Goal		
1.	Aim to serve the majority of customers promptly all our frontline	Within 10 minutes. Where enquiry is complex, respond within 15-30 minutes.		
2.	Aim to provide you with friendly and helpful service whenever you deal with us.	<ul style="list-style-type: none"> • Aim to get 8 out of 10 customers to rate bank's service. • Aim to get all customers to rate bank's service. 		
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 Centers.	Within 3 rings. Call Centers – 20 seconds		
5.	Aim to open a basic savings account promptly.	Within 20 minutes		
6.	Aim to open a basic current account promptly.	Within 20 minutes		
7.	Issue you with a cheque book promptly.	Request....	Pen. M'sia	East M'sia
		Before 2.00pm	Next biz day (T+1)	2 biz day (T+2) Note: Maximum SLA is T+3 for certain location of branch
		After 2.00pm	2 biz day (T+2)	3 biz day (T+3) Note: Maximum SLA is T+4 for certain location of branch

8.	Issue ATM card promptly.	Within 20 minutes on business days of opening savings account or current account								
9.	Clear cheques promptly.	<table border="1"> <thead> <tr> <th>Deposited...</th> <th>Funds will be available on...</th> </tr> </thead> <tbody> <tr> <td>Before 4.00pm</td> <td>Next Biz day (T+1) after 8.00pm</td> </tr> <tr> <td>After 4.00pm</td> <td>2 Biz Day (T+2) after 8.00pm</td> </tr> <tr> <td colspan="2">Note: Cheque deposited after 4.00pm on biz day will be processed on the next biz day</td> </tr> </tbody> </table>	Deposited...	Funds will be available on...	Before 4.00pm	Next Biz day (T+1) after 8.00pm	After 4.00pm	2 Biz Day (T+2) after 8.00pm	Note: Cheque deposited after 4.00pm on biz day will be processed on the next biz day	
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10.	To help customers manage their accounts, provide loan statements.	<p>For personal financing - on a 7 working days at customer specific request.</p> <p>For home financing – 1 working day at customer specific request.</p>								
11.	Issue demand drafts (local and foreign currency) promptly.	<p>Individual: Within 10 minutes.</p> <p>Business: Within 15 minutes</p>								
12.	Execute foreign currency remittances. (Inward Foreign Telegraphic Transfer via SWIFT)	All Inward Foreign Telegraphic Transfer received will be processed latest by end of the day of the value date.								
13.	Close current/savings account.	Within 10 – 20 minutes.								
II. We are committed to helping when you need us.										
1.	Aim to resolve counter enquiries promptly.	<p>Where no follow up is required, within 1st visit.</p> <p>Where follow up is required within, 1 working day of 1st visit.</p> <p>Where enquiry is complex, provide time frame within which response can be made.</p>								

3.	Aim to resolve phone enquiries promptly.	<p>Where no follow up is required, within 1st call.</p> <p>Where follow up is required, between 24-48 hours of 1st call.</p> <p>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</p>
4.	Respond to e-mail, letter or fax enquiries promptly.	<p>Provide automated response to acknowledge receipt of e-mail. An automated response may come from sending an email to a specific address. Sending an email to a party in the Bank may not elicit an automated response.</p> <p>Respond within 3 working days from date of receipt of enquiry if enquiry is not complex.</p> <p>Where enquiry is complex, provide time frame within which response can be made.</p>
5.	Help you quickly if your ATM or credit card is lost or stolen.	Replacement card will be issued within 3 working days.
III. We are committed to listening.		
1.	Resolve customer complaints fairly, consistently and promptly.	Aim for 80% of customers to be satisfied with the way their complaint has been handled.

	Attend to customer complaints on timely manner	<p>To inform customer on decision upon receipt of complete details within 14 working days.</p> <p>For cases with extension of time required, to update complainant on progress status until resolution.</p>
2.	Publish the most common complaints (on our website).	Once/twice a year
3.	Actively seek your thoughts and suggestions on how we can better serve you.	Get customer to complete and submit feedback forms.
<p>IV. We are committed to processing your application quickly (if we offer any of the following products).</p>		
1.	Credit card application	Within 15 working days from date of bank receives application with full documentation from customer until date of delivery picked up of cards.
2.	Hire purchase application for individuals	Within 1 working day of all required documents and information having been received by the bank.
3.	Personal Financing application	Within 12 working days from date of bank receives application with full documentations up to point of disbursement
4.	Loan application under Asset Based Financing for registered businesses	Within 20 working days of all required documents and information having been received by the bank.
5.	Loan application (Individuals)	Within 4 working days of all required documents and information having been received by the bank.
6.	Loan application (Business)	Within fourteen 14 working days of all required documents and information having been received by the bank, the status of the application shall be made known to applicant.

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.

1. **BNMLINK** – a complaint resolution arm of Bank Negara Malaysia
Call BNMTELELINK : 1-300-88-5464 (LINK) (toll free number) or E-mail to bnmtelelink@bnm.gov.my

Laman Informasi Nasihat dan Khidmat (LINK)
Tingkat Bawah, Blok C
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: 1-300-88-9980 (toll free number) 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. **Financial Mediation Bureau** – 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
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 4
Jalan Sulaiman
50000 Kuala Lumpur

Fax : 03-2274 5752