



Customer Service Charter

Issue Date : 16 May 2016

Introduction

The Customer Service Charter sets out our commitment to deliver a high standard of customer service. It outlines the type of services we aim to provide, how to contact us and give us feedback, particularly in the event that our service does not meet your expectation and how you can assist us to better serve you.

Key Commitments

We will continually 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 expeditiously. *For more details on our complaints procedure, please visit <http://www.netstaging.com/bangkokbank/feedback.php>. We will tell you how to make your complaint as well as our procedures for handling them fairly and expeditiously.*
- iii) We will not knowingly discriminate against age or gender and will make available products and services on the same terms as for other customers.

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. Your personal information will not be revealed unless otherwise authorized by you or required by law to do so.
- ii) We will not use your personal information for our own marketing purposes unless it is with your permission.
- 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 system 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 clearly outlined.
- ii) We will inform you, through various channels (e.g. over the internet, by telephone, email or at our branches) of available products and services. You can contact your bank for information or provide feedback through these channels.
- iii) We will exercise care to provide you a balanced view of benefits and risks of banking products, explain critical terms to you, ensure the banking product is suitable for your needs and financial circumstances.

Note:

This Customer Service Charter is strictly for information purposes and is not intended to, and does not create any legally binding rights or obligations.

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

Bank's Name : Bangkok Bank Berhad
Address : 105, Jalan Tun H S Lee, 50000 Kuala Lumpur
Tel : 03-21737200
Fax : 03-21737300
Email : bbb@bangkokbank.com

OR

Call *ABMConnect* : 1-300-88-9800 (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
20250 Kuala Lumpur

Fax : 03-20788004

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 in all our branches.	Within 5 minutes.
2.	Aim to provide you with friendly and helpful service whenever you deal with us.	To see to all your banking needs and expectations.
3.	Help you to make the right choices for your money and you.	To identify and recommend the most appropriate product and/or service.
4.	Aim to answer you call promptly when you call us at any of our branches.	Within 3 rings.
5.	Aim to open a basic savings account promptly.	Within 30 minutes.
6.	Aim to open a basic current account promptly.	Within 1 business day.
7.	Issue 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.	Clear cheques promptly.	Within 2 business days.
9.	Issue demand drafts (local and foreign currency) promptly.	Local currency – within 15 minutes. Foreign currency – within 20 minutes.
10.	Execute foreign currency remittances.	By 4.00p.m. of value date.
11.	Close current / savings account.	Within 15 minutes.
II. We are committed to helping when you need us.		
1.	Aim to answer your call promptly when you call us at any of our branches.	Within 3 rings.
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 after date of 1 st visit.

		Where enquiry is complex, provide time frame within which response can be made.
3.	Aim to resolve phone enquiries promptly.	Where no follow up is required, within 1 st call. Where follow up is required, within 3 business days after date 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.
4.	Respond to written enquiries promptly.	Respond to acknowledge receipt of written enquiries within 1 business day. Respond within 3 business days after date of receipt of enquiry if enquiry is not complex. Where enquiry is complex, provide time frame within which response can be made.
III. We are committed to listening.		
1.	Resolve customer complaint fairly, consistently and promptly.	Aim for 90% 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.
IV. We are committed to processing your application within reasonable time frame.		
1.	Loan application	Within 90 days after submission of your application to the approving authority for approval.

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 to settle the dispute.

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

Call BNMTELELINK: 1-300-88-5465 (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: 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

No. 4, Jalan Sultan Sulaiman

50000 Kuala Lumpur

Fax: 03-2274 5752