

# Customer Service Charter

Issue Date: 31 December 2024

## Customer Service Charter - Service Standards

### A. Background

The Chairman, the Board and senior management are committed to deliver good financial consumer outcomes to our customers. We believe in building long-term and mutually beneficial relationships with our customers. This Charter specifies our commitment to provide the highest standards of fairness in all our dealings with our customers and outlines the type of services we aim to provide, how to contact us and give us feedback.

#### Key Commitments

We will continually work towards improving the standards of service to protect your interests, financial well-being and our bank's relationship with you will be guided by the following commitments:

- (a) We commit to embed fair dealing into our institution's corporate culture and core values
  - i. We will set minimum standards on fair business practices in all dealings with our customers. This includes providing financial services or products suitable to our customers' financial circumstances and preserving the confidentiality of our customers' information;
  - ii. We will train all staff attending to customers to provide quality advice and recommendation; and
  - iii. We will take customers' feedback seriously and provide immediate constructive feedback to our staff.
- (b) We commit to ensure that customers are provided with fair terms
  - i. We will ensure that the terms in our contracts or agreements are fair, transparent, and well communicated to customers;
  - ii. We will ensure that terms and conditions set out the respective rights, liabilities and obligations clearly and as far as possible in plain language; and
  - iii. We will ensure that the terms and conditions in contracts or agreements are not altered without prior notification to customers.
- (c) We commit to ensure that customers are provided with clear, relevant and timely information on financial services and products
  - i. We will provide customers with relevant and timely information in a product disclosure sheet;
  - ii. We will disclose key product features, fees and charges, risks and benefits in a clear and concise manner; and
  - iii. We will ensure critical terms are brought to customers' attention and explained to the customers.

- (d) We commit to ensure that our staff, representatives and agents exercise due care, skill and diligence when dealing with customers
- i. We will conduct sales, advertising and marketing of our financial services and products with integrity and will not make false or exaggerated claims;
  - ii. We will avoid or clearly disclose actual or potential conflicts of interest; and
  - iii. We will ensure staff remuneration takes into consideration whether key performance indicators relating to fair treatment of customers have been achieved.
- (e) We commit to ensure that customers receive suitable advice and recommendations that take into account their financial needs and circumstances
- i. We will provide clear, relevant and quality advice or recommendations based on adequate consideration of customers' financial objectives, needs, circumstances, financial situation and risk appetite so that customers can make informed decisions;
  - ii. We will ensure advice or recommendations are substantiated with a reasonable basis and in the best interest of customers; and
  - iii. We will ensure that our customers' data and privacy are safeguarded.
- (f) We commit to ensure that customers' complaints and claims are handled in a prompt, fair and effective manner
- i. We will have in place proper and well documented complaints handling process and provide clear redress options should customers decide to further escalate their complaints;
  - ii. We will ensure that our staff, representatives and agents are properly trained to handle and resolve complaints in an effective and timely manner; and
  - iii. We will monitor and evaluate the nature and trend of complaints received through effective root cause analysis and thereafter take adequate measures to rectify weaknesses identified.
- (g) We commit to ensure that vulnerable consumers are treated fairly and equitably, including by our staff, representatives and agents
- i. We will ensure that we assess the needs of vulnerable consumers in our customer base and target market and implement appropriate policies to meet these needs;
  - ii. We will ensure that our staff, representatives and agents are well trained to recognise, assess and respond appropriately to the needs of vulnerable customers; and

- iii. We will have in place sufficient monitoring and evaluation mechanisms to ensure that our staff, representatives and agents are responding to the needs of vulnerable customers and make necessary improvements to ensure vulnerable consumers continue to receive fair and equitable treatment.

**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 us, write, e-mail or fax to us at:

Bank's Name : Bangkok Bank Berhad  
Address : 1-45-01, Menara Bangkok Bank, Laman Sentral Berjaya, No. 105, Jalan Ampang, 50450 Kuala Lumpur, Malaysia.  
Tel : (603) 2174 6888  
Fax : (603) 2174 6800  
Email : [compliance.kl@bangkokbank.com](mailto:compliance.kl@bangkokbank.com)

## B. Service Standards

### Pillar 1: Know your customer

#### Description:

To understand the customer profile that enables the bank to:

- Anticipate the customer's needs and preference.
- Offer products and services as per his/her requirements.

#### Expected Outcome:

Build trust

| No  | Commitment                                                                      | Service Standards                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-----|---------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.1 | We strive to help customer find the right product to suit his/her need/profile. | a. Knowledgeable staff are available to serve customer.<br>b. Customer's information is gathered during new account opening process to get to know the customer, which may include the completion of banking forms and asking for supporting documents.<br>c. Information on features and fees for the various products and services is available to customer through various channels (i.e. branch/brochures/bank's website).<br>d. The bank conducts periodic customer satisfaction feedback/surveys to ensure that customer's needs are fulfilled. |

### Pillar 2: Timely & Efficient Service

#### Description:

Deliver a seamless basic/general banking services wherein the customer is aware of:

- Time that will be taken.
- Broadly, the steps involved in executing their instructions.

#### Expected Outcome:

Being reliable

#### Service Level Target:

80% of the customers are served within the expected service level.

| No  | Commitment          | Service Standards                                                                                                                                                                          |
|-----|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2.1 | We will set a clear | a. Information with regard to time taken to deliver services to customer i.e. expected service standard is made available through various channels (i.e. branch/brochures/bank's website). |

| No  | Commitment                                                                        | Service Standards                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
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|     | expectation with regard to time taken for various services.                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2.2 | We will serve customers promptly at our branch counter service.                   | <p><u>Customer Waiting Time:</u><br/>Within 10 minutes.</p> <p><u>Customer Serving Time:</u></p> <ul style="list-style-type: none"> <li>• Within 5 minutes for simple transactions e.g. single transaction, cash withdrawals.</li> <li>• Within 20 minutes for complex transactions e.g. remittance/FD Transaction.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 2.3 | We will efficiently attend to account applications at our branch counter service. | <p><u>Account Application Turnaround Time</u><br/><i>(From full documents and information received).</i></p> <p>a. Open Basic Savings Account</p> <ul style="list-style-type: none"> <li>• New Customer: within 15 minutes.</li> <li>• Existing Customer: within 10 minutes.</li> </ul> <p>b. Open Basic Current Account</p> <ul style="list-style-type: none"> <li>• New Customer: within 20 minutes.</li> <li>• Existing Customer: within 10 minutes.</li> </ul> <p>c. Close Account Turnaround Time</p> <ul style="list-style-type: none"> <li>• Basic Savings Account: within 10 minutes.</li> <li>• Basic Current Account: within 20 minutes.</li> </ul> <p><i>Note: This does not take into account onboarding process – banks have their own onboarding process/introduction to banks' products and services.</i></p> |
| 2.4 | We will efficiently attend to banking transactions.                               | <p>Executing a foreign currency remittance<br/><i>(Currencies include USD, THB, SGD, AUD, GBP, EUR and JPY)</i></p> <p>a. Inward – depending on the cut-off time.</p> <ul style="list-style-type: none"> <li>• Before cut-off time: credited on the same day.</li> <li>• After cut-off time: credited on next working day.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

| No  | Commitment                                                                      | Service Standards                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
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|     |                                                                                 | <p>b. Outward – processing time depending on the cut-off time.</p> <ul style="list-style-type: none"> <li>Before cut-off time: processed on the same day.</li> <li>After cut-off time: processed on next working day.</li> </ul> <p><i>Note: The date of receiving funds subject to completeness of information and extent of checks/due diligence performed by individual banks.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 2.5 | We will efficiently attend to product applications.                             | <p><u>Product Application Turnaround Time.</u><br/>(From full documents and information received by the bank)</p> <p>Loan Application (Small and Medium Enterprise - SME): Within 3 weeks.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 2.6 | We will follow through and provide the requisite updates to customer's queries. | <p>a. <u>Phone</u></p> <ul style="list-style-type: none"> <li>Where no follow up is required – Immediate such as first call resolution.</li> <li>Where follow up is required – Within 3 working days from date of first call.</li> <li>Where enquiry is complex, bank will provide a reasonable timeframe and keep the customer updated accordingly.</li> </ul> <p>b. <u>Written (Email, fax, letter)</u></p> <ul style="list-style-type: none"> <li>For e-mail <ul style="list-style-type: none"> <li>i. Provide acknowledgement response within 24 hours (if the email is addressed to compliance.kl@bangkokbank.com.</li> <li>ii. Respond within 3 working days from date of receipt of enquiry if enquiry is not complex.</li> </ul> </li> <li>For letter or fax <ul style="list-style-type: none"> <li>i. Provide timeframe and keep customer updated upon receipt.</li> </ul> </li> </ul> <p><i>Note: Where enquiry is complex, bank will provide a reasonable timeframe and keep the customer updated accordingly.</i></p> <p>c. <u>Counter</u></p> <ul style="list-style-type: none"> <li>Where no follow up is required, bank will endeavor to provide first touch point resolution immediately.</li> </ul> |

| No  | Commitment                                                              | Service Standards                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
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|     |                                                                         | <ul style="list-style-type: none"> <li>Where follow up is required – within 3 working days from date of first visit.</li> <li>Where enquiry is complex, bank will provide a reasonable timeframe and keep the customer updated accordingly.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 2.7 | We will address customer's complaints/issues consistently and promptly. | <ol style="list-style-type: none"> <li>Acknowledge customer's complaints/issues within 24 hours of a working day.</li> <li>Communicate clearly on the complaint/issue.</li> <li>Address the complaint/issue in an equitable, objective and timely manner by informing customer on bank's decision no later than 14 calendar days from the date of the receipt of the complaint.</li> <li>Keep customer updated if unable to address issues within the stipulated timeframe.</li> <li>Provide information on escalation to higher alternative avenues if the queries are not to the customer's satisfaction at first instance.</li> </ol> <p><i>Note: Complaints management is governed by the guidelines spelt out by Bank Negara Malaysia (BNM) and banks will operate accordingly.</i></p> |



### Pillar 3: Transparent & Personable Service

Description:

Endeavour to deliver the customer experience wherein the customer:

- Is given access to products and services related information.
- Is handled by competent and knowledgeable staff who will strive to provide good service.

Expected Outcome:

Better engagement

| No  | Commitment                                                                                                              | Service Standards                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
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| 3.1 | We are open and transparent in our dealings.                                                                            | <p>The following Information is made available through any of the various channels of communication such as branch/brochures/bank's website:</p> <ul style="list-style-type: none"> <li>a. Fees, charges, penalties and relevant interest rates and obligations in the use of a banking product or service.</li> <li>b. Product related details (i.e. product disclosure sheets, terms and conditions) are shared at the point of sale.</li> </ul>                                                                                                                                                                                                                                                                                      |
| 3.2 | We train our bank personnel to have adequate knowledge to advise and assist customers on banking products and services. | Relationship Manager / Sales personnel is knowledgeable about the bank's products and services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 3.3 | We provide customers a personable service experience.                                                                   | <ul style="list-style-type: none"> <li>a. First Impressions <ul style="list-style-type: none"> <li>• Acknowledge customer when customer walks in/approaches the bank counter.</li> <li>• Offer to assist the customer.</li> </ul> </li> <li>b. Understand the customer's needs <ul style="list-style-type: none"> <li>• Ask questions to understand what the customer wants.</li> <li>• Listen attentively to customer.</li> </ul> </li> <li>c. Handle the queries/instructions <ul style="list-style-type: none"> <li>• Provide options that meet customer's needs.</li> <li>• Use simple words and explanations with the customer.</li> <li>• Perform end-to-end follow-up until customer's issue is resolved.</li> </ul> </li> </ul> |

## Pillar 4: Banking Made Accessible

### Description:

Offer an engagement model wherein the customer is aware of:

- Multi-channel options.
- Accessibility.

### Expected Outcome:

Provide convenience of banking for customer's peace of mind

| No  | Commitment                                                                         | Service Standards                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-----|------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4.1 | We are easily accessible via various channels i.e. physically & virtually.         | <p>Customer is kept informed on the physical and virtual channels available to him/her, using the various modes of communication such as branch/ brochures/bank's website.</p> <p>Specifically, the customer has access to the following:</p> <ul style="list-style-type: none"> <li>• List of physical channels which include branches.</li> <li>• List of virtual channels which include bank's website at <a href="http://www.bangkokbank.com.my">http://www.bangkokbank.com.my</a></li> </ul> <p>Note: Channel availability may vary from bank to bank and customer will be informed of the same.</p> |
| 4.2 | We inform customers on the various options for more convenient banking.            | <p>Share with the customer the various options for performing transactions through alternate channels, depending on the banks channel presence and where applicable.</p> <p>This can be done via any of the following means:</p> <ul style="list-style-type: none"> <li>• Engagement by the bank personnel.</li> <li>• Signage to guide the customer.</li> <li>• Campaigns and brochures.</li> <li>• Corporate website.</li> </ul>                                                                                                                                                                        |
| 4.3 | We actively seek thoughts and suggestions on how banks can serve customers better. | <p>Provide channels for customer to render feedback via:</p> <ul style="list-style-type: none"> <li>• Corporate website.</li> <li>• Branch (customers will be notified of location of branches via bank's website).</li> <li>• Periodic customer satisfaction surveys.</li> </ul>                                                                                                                                                                                                                                                                                                                         |

| No | Commitment | Service Standards                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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|    |            | <p>Additional avenues of resolving disputes:</p> <p>If you are not satisfied with the outcome of your feedback/complaint or how it was handled, you may refer the matter to either of the following bodies who will help you settle the dispute.</p> <ol style="list-style-type: none"> <li>BNMLINK- a complaint resolution arm of Bank Negara Malaysia <p>Call BNMTELELINK at 1-300-88-5465 (toll free number)<br/>or +603 2174 1717 for overseas call</p> <p>BNMLink<br/>4th Floor, Podium Bangunan AICB<br/>No 10, Jalan Dato' Onn<br/>50480 Kuala Lumpur<br/>Fax: (603) 2174 1515<br/>Website: <a href="https://bnmlink.bnm.gov.my">https://bnmlink.bnm.gov.my</a></p> </li> <li>Ombudsman for Financial Services – an independent body set up to help settle disputes between financial service providers who are its members and the public <p>Level 14, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman,<br/>50000 Kuala Lumpur.<br/>Tel.: (603) 2272 2811<br/>Fax: (603) 2272 1577<br/>Email: <a href="mailto:enquiry@ofs.org.my">enquiry@ofs.org.my</a><br/>Website: <a href="http://www.ofs.org.my">http://www.ofs.org.my</a></p> </li> </ol> |