



Bangkok Bank

BANGKOK BANK BERHAD (299740-W)

CUSTOMER SERVICE CHARTER

Issue Date: 1 August 2017

CUSTOMER SERVICE CHARTER – SERVICE STANDARDS

A. BACKGROUND

The Customer Service Charter (also referred to as **Charter**) was set up in 2011 with the intention to outline key commitments and service standards for all banks when providing service to customers. It sets out our commitment to deliver a high standard of customer service 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 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 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 http://www.bangkokbank.com.my/feedback_form.php. We will tell you how to make your complaint as well as our procedures for handling them fairly and expeditiously.

(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 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 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 products or service highlighted.
- 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 investment products, explain critical terms to you, ensure the investment 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 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

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.	<ol style="list-style-type: none">Knowledgeable staff are available to serve customer.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.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).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 expectation with regard to time taken	<ol style="list-style-type: none">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
	for various services.	
2.2	We will serve customers promptly at our branch counter service.	<p><u>Customer Waiting Time:</u> Within 10 minutes.</p> <p><u>Customer Serving Time:</u></p> <ul style="list-style-type: none"> • Within 5 minutes for simple transactions e.g. single transaction, cash withdrawals. • Within 20 minutes for complex transactions e.g. Remittance/FD Transaction.
2.3	We will efficiently attend to account applications at our branch counter service.	<p><u>Account Application Turnaround Time</u> <i>(From full documents and information received).</i></p> <p>a. Open Basic Savings Account</p> <ul style="list-style-type: none"> • New Customer: within 15 minutes. • Existing Customer: within 10 minutes. <p>b. Open Basic Current Account</p> <ul style="list-style-type: none"> • New Customer: within 20 minutes. • Existing Customer: within 10 minutes. <p>c. Close Account Turnaround Time</p> <ul style="list-style-type: none"> • Basic Savings Account: within 10 minutes. • Basic Current Account: within 20 minutes. <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><u>Executing a foreign currency remittance</u> <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"> • Before cut-off time: credited on the same day. • After cut-off time: credited on next working day. <p>b. Outward – processing time depending on the cut-off time.</p> <ul style="list-style-type: none"> • Before cut-off time: processed on the same day. • After cut-off time: processed on next working day. <p><i>Note: The date of receiving funds subject to completeness of information and</i></p>

No	Commitment	Service Standards
		<i>extent of checks/due diligence performed by individual banks.</i>
2.5	We will efficiently attend to product applications.	<p><u>Product Application Turnaround Time.</u> <i>(From full documents and information received by the bank)</i></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><u>a. Phone</u></p> <ul style="list-style-type: none"> • Where no follow up is required – Immediate such as first call resolution. • Where follow up is required – Within 3 working days from date of first call. • Where enquiry is complex, bank will provide a reasonable timeframe and keep the customer updated accordingly. <hr/> <p><u>b. Written (Email, fax, letter)</u></p> <ul style="list-style-type: none"> • For e-mail <ul style="list-style-type: none"> i. Provide acknowledgement response automatically/within 24 hours (if the email is addressed to compliance.kl@bangkokbank.com). ii. Respond within 3 working days from date of receipt of enquiry if enquiry is not complex. • For letter or fax <ul style="list-style-type: none"> i. Provide timeframe and keep customer updated upon receipt. <p><i>Note: Where enquiry is complex, bank will provide a reasonable timeframe and keep the customer updated accordingly.</i></p> <hr/> <p><u>c. Counter</u></p> <ul style="list-style-type: none"> • Where no follow up is required, bank will endeavor to provide first touch point resolution immediately. • Where follow up is required – within 3 working days from date of first visit. • Where enquiry is complex, bank will provide a reasonable timeframe and keep the customer updated accordingly.
2.7	We will address customer's complaints/issues consistently and promptly.	<ul style="list-style-type: none"> a. Acknowledge customer's complaints/issues within 24 hours of a working day. b. Communicate clearly on the complaint/issue. c. 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.

No	Commitment	Service Standards
		<p>d. Keep customer updated if unable to address issues within the stipulated timeframe.</p> <p>e. Provide information on escalation to higher alternative avenues if the queries are not to the customer's satisfaction at first instance.</p> <p>Note: <i>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
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> <p>a. Fees, charges, penalties and relevant interest rates and obligations in the use of a banking product or service.</p> <p>b. Product related details (i.e. product disclosure sheets, terms and conditions) are shared at the point of sale.</p>
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.	<p>a. First Impressions</p> <ul style="list-style-type: none"> • Acknowledge customer when customer walks in/approaches the bank counter. • Offer to assist the customer. <p>b. Understand the customer's needs</p> <ul style="list-style-type: none"> • Ask questions to understand what the customer wants.

	<ul style="list-style-type: none"> • Listen attentively to customer. <p>c. Handle the queries/instructions</p> <ul style="list-style-type: none"> • Provide options that meet customer’s needs. • Use simple words and explanations with the customer. • Perform end-to-end follow-up until customer’s issue is resolved.
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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"> • List of physical channels which include branches. • List of virtual channels which include bank’s website at http://www.bangkokbank.com.my. <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"> • Engagement by the bank personnel. • Signage to guide the customer. • Campaigns and brochures. • Corporate website.
4.3	We actively seek thoughts and suggestions on how	<p>Provide channels for customer to render feedback via:</p> <ul style="list-style-type: none"> • Corporate website. • Branch (customers will be notified of location of branches via bank’s

No	Commitment	Service Standards
	banks can serve customers better.	<p>website).</p> <ul style="list-style-type: none"> • Periodic customer satisfaction surveys. <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"> 1. BNMLINK- a complaint resolution arm of Bank Negara Malaysia <p>Call BNMTELELINK at 1-300-88-5465 (toll free number) or Email to bnmtelelink@bnm.gov.my Laman Informasi Nasihat dan Khidmat (LINK) Tingkat Bawah, Block D, Bank Negara Malaysia, Peti Surat 10922, 50929 Kuala Lumpur. Fax: (603) 2174 1515 Website: http://www.bnm.gov.my/bnmlink</p> 2. 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, 50000 Kuala Lumpur. Tel.: (603) 2272 2811 Fax: (603) 2272 1577 Email: enquiry@ofs.org.my Website: http://www.ofs.org.my</p>