



HONG LEONG BANK CUSTOMER SERVICE CHARTER

At Hong Leong Bank (HLB) / Hong Leong Islamic Bank (HLISB), we are committed to build a long lasting and fulfilling banking relationship with you, our customer. We do this by embedding **Touch** Hong Leong Bank's / Hong Leong Islamic Bank's customer experience spirit which stands for **Trust, On-Time, Understand, Connect and Happy**. We aim to be a highly digital & innovative ASEAN financial services company, helping our customers succeed through simple, relevant, personal and fair banking; and a customer focused organization by providing delightful banking experience which sets us apart from our competitors. We commit to conduct our business and serve you with integrity and reliability, promptly, understanding your needs and being there for you at all times. Our Customer Service Charter outlines the type of service standards we aim to provide and information on how to contact us for feedback if our services do not meet your expectations, enabling us to serve you better. Your satisfaction of our service is very important to us.

KEY PILLARS

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

1. Know Your Customer

- We wish to build trust by understanding your profile that will enable us to:
- i) Anticipate your needs and preference.
 - ii) Offer products and services as per your requirements.

2. Timely & Efficient Service

- We can be relied on to deliver seamless basic/general banking services wherein you are aware of:
- i) Time that will be taken.
 - ii) Steps involved in executing your instructions.

3. Transparent & Personable Service

- We will create better engagement by endeavoring to deliver the customer experience wherein you are:
- i) Given access to products and services related information
 - ii) Served by competent and knowledgeable staff who will strive to provide good service.

4. Banking Made Accessible

- We will provide convenience of banking for your peace of mind by offering an engagement model wherein you are aware of:
- i) Our multi-channel options
 - ii) Your accessibility to these channels

Standards of Service

As we work towards improving our standards of service, we aim to provide efficient and effective services to our customers. To this end, we have set out service time frames within which you, as our customer, can expect us to deliver the respective services better.

These standards cater for both conventional and Islamic products

I. Know Your Customer

	Commitment	Target/Goal
1.	We strive to help customer find the right product to suit his/her need/profile.	<ul style="list-style-type: none"> a. Our knowledgeable staff will be available to serve you. b. The information that we gather from you, which may include any banking form(s) that you have filled up and/or supporting documents provided by you, would help us to get to know you better. c. For details on fees and charges, you may visit any of our branches, check our website at www.hlb.com.my / www.hlisb.com.my or call our contact centre at 03-76268899

II. Timely & Efficient Service Service Level Target – 80% of customers are served within expected service level		
1.	We will set a clear expectation on time taken for various services.	a. Information on time taken to deliver services to you is made through various channels (ie branch/brochures/call centre / website)
2.	We will serve customers promptly at our branch counter service.	<p><u>Customer Waiting Time:</u></p> <ul style="list-style-type: none"> • Within 5 minutes. <p><u>Customer Serving Time:</u></p> <ul style="list-style-type: none"> • Within 5 minutes for simple transactions • Within 20 minutes for complex transactions
3.	We will efficiently attend to account applications at our branch counter service.	<p><u>Account Application Turnaround Time</u> (From full documents and information received).</p> <p>a. Open Basic Savings Account / -i</p> <ul style="list-style-type: none"> • New Customer: within 15 minutes. • Existing Customer: within 10 minutes. <p>b. Open Basic Current Account / -i</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 / -i: within 10 minutes. • Basic Current Account / -i: within 20 minutes. <p>Note: The time taken as stated above does not include the time that we need to take as part of the onboarding process. We will also take time to introduce to you to our bank's products and services</p> <p><u>Issuance of ATM or Debit Card / -i</u></p> <ul style="list-style-type: none"> • Within 4 minutes of opening savings or current account / -i.
4.	We will efficiently attend to banking transactions.	<p><u>Executing a foreign currency remittance</u></p> <p>a. Inward Foreign Telegraphic Transfer –Cut off time 4:00 pm.</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 Foreign Telegraphic Transfer – Cut off times as follows:</p> <p>10.00 a.m. (for currencies AUD, JPY and NZD)</p> <p>3.00 p.m. (for currencies CNY, HKD and SGD)</p> <p>4.00p.m. (for currencies other than the above)</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>c. Western Union</p> <ul style="list-style-type: none"> • Both inward and outward applications must be accepted within banking hours and will be posted on the same day of application <p>d. Outward Super Remit</p> <ul style="list-style-type: none"> • Applications must be accepted within banking hours and will be posted on the same day of application <p><i>Note: The date of receiving funds is subject to completeness of information and checks that we are required to conduct.</i></p>
5.	We will efficiently attend to product applications.	<p><u>Product Application Turnaround Time.</u> (Subject to full documents and information received)</p> <p>a. Credit Card Application: Within 3 working days + time taken to post the card. Note : This is only applicable to Hong Leong Bank</p> <p>b. Hire Purchase / Auto Financing-I Application: Within 2 working days.</p> <p>c. Mortgage Loan / Property Financing-i Application (individual): Within 2 working days.</p> <p>d. Loan/ Financing-i Application (Retail SME): Within 3 weeks.</p> <p>e. Personal Loan / Financing-i Application: Within 48 hours</p>

6.	We will follow through and provide the requisite updates to customer's queries.	<p>a. Phone</p> <ul style="list-style-type: none"> • Where no follow up is required, we will provide you with an immediate response or resolution. • Where follow up is required, you may expect a response within 3 working days from date of 1st call. • Where enquiry is complex, the matter will be escalated and we will respond within 4 working days . <p>b. Written (Email, fax, letter, social media)</p> <ul style="list-style-type: none"> • For e-mail <ul style="list-style-type: none"> i. We will issue an acknowledgement response within 24 hours provided that the email is addressed to HLOnline@hlbb.hongleong.com.my ii. We will respond within 1 working day from date of receipt if enquiry is not complex. iii. For complex enquiry, we will respond within 4 working days from date of receipt • For letter or fax <ul style="list-style-type: none"> i. We will respond within 1 working day from the date of receipt if enquiry is not complex. ii. For complex enquiry, we will respond within 4 working days from date of receipt. • For social media <ul style="list-style-type: none"> i. We will provide an acknowledgement response within 24 hours ii. We will respond within 1 working day from date of receipt of enquiry if enquiry is not complex. iii. For complex enquiry, we will respond within 4 working days form date of receipt <p>c. Branch Counter</p> <ul style="list-style-type: none"> • Where no follow up is required,we will endeavor to provide first touch resolution • Where follow up is required, we will respond within 2 working days • Where enquiry is complex,we will revert within 4 working days
7.	We will address customer's complaints/issues promptly and consistently.	<p>a. We will acknowledge your complaint within 24 hours of a working day.</p> <p>b. Communicate clearly on the complaint/issue.</p> <p>c. We will address the complaint/issue in an equitable, objective and timely manner by informing you on our decision within 4 working days from the date of the receipt of the complaint.</p> <p>d. We will keep you updated if unable to address issues within the stipulated timeframe.</p> <p>e. We will provide information on any escalation to higher alternative avenues if the queries are not to your satisfaction at first instance.</p> <p><i>Please note that complaints management is governed by the relevant guidelines issued by Bank Negara Malaysia (BNM).</i></p>
III. Transparent & Personable Service		
1.	We are open and transparent in our dealings.	<p>You may obtain the following information from our branches, contact centre as well as our Hong Leong Bank / Hong Leong Islamic Bank website at www.hlb.com.my / www.hlisb.com.my</p> <p>a. Fees, charges, penalties / compensation charges and relevant interest / profit rates and obligations of a banking product or service</p> <p>b. Product related details (ie product disclosure sheets, terms and conditions). These are also shared at the point of sale</p>
2.	We train our bank personnel to have adequate knowledge to advise and assist customers on banking products and services.	Our service and sales personnel are knowledgeable about our products and services.
3.	We provide customers a personable service experience.	We are firmly embedded in the communities in which we serve and are committed to understanding your needs as well as to deliver products and personable service experience that will enable you to fulfil your financial aspirations and experience the TOUCH customer journey.
IV. Banking Made Accessible		
1.	We are easily accessible via various channels i.e. physically & virtually.	<p>We are here for you, easily accessible at your convenience via our various communication channels available to you.</p> <p>a. Our branch network of close to 300 branches locally;</p> <p>b. Self service terminals that are located at our branches and selected locations</p> <p>c. Contact Centre at 03-76268899</p> <p>d. Website at www.hlb.com.my / www.hlisb.com.my</p> <p>e. Hong Leong Mobile Banking application.</p>

2.	We provide customers with efficient services via our virtual platforms outside of normal banking hours.	We strive to serve our customers by ensuring that our virtual channels meet the following target service levels a. Self service terminal (service uptime / month) - minimum 95% of the time measured by machines on a monthly basis b. Call Centre – at least 80% calls are to be answered within 20 seconds c. Internet and Mobile Banking (service uptime / month) – 98%”
3.	We inform customers on the various options for more convenient banking	We invite you to enjoy our products and services by a. Engaging our personnel at both branches and contact centre b. Reading up on our latest campaigns and promotions c. Visiting our Hong Leong Bank / Hong Leong Islamic Bank website d. Accessing and experiencing our Hong Leong Mobile Banking Application
4.	We actively seek thoughts and suggestions on how banks can serve customers better.	Beside the normal channels such as branches, contact centre and website, Hong Leong Bank / Hong Leong Islamic Bank has introduced myriad new ways for you to interact with us. You can use Web Chat for live inquiries, secured e-mail and video chat for branch support. We are also listening to you on social media to ensure that your voice is heard. As a result, we are able to respond in real time to both complaints and compliments to create better rapport with you. We also conduct periodic surveys to gauge customer satisfaction as well as to identify areas for improvement.

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

Service Recovery & Complaint Resolution - Customer Experience
Hong Leong Bank Berhad, 13A Floor, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur.
Contact Center : 03-7626 8899 Facsimile : 03-7946 8888 E-mail : HLOnline@hlbb.hongleong.com.my

If you are not fully satisfied with our resolution, you may refer your matter to:

ABMConnect

(an avenue set up by The Association of Banks in Malaysia to handle public enquiries and complaints on banking matters)

Tel : 1-300-88-9980 (toll free number) or

E-mail : banks@abm.org.my

Mailing Address

The Association of Banks in Malaysia

34th Floor, UBN Tower, 10 Jalan P Ramlee,

50250 Kuala Lumpur

Fax : 03-2078 8004

Website : www.abm.org.my

AIBIM

(an avenue set up by The Association of Islamic Banking Institutions in Malaysia to handle public enquiries and complaints on banking matters)

Tel : 03-2026 8002 / 03-2026 8003 or

E-mail : admin@aibim.com

Mailing Address

The Association of Islamic Banking Institutions

4th Floor Menara Bumiputra 21 Jalan Melaka

50100 Kuala Lumpur

Fax : 03-2026 8012

Website : www.aibim.com

BNMTELELINK

(a complaint resolution arm of Bank Negara Malaysia)

Tel : 1-300-88-5465 (LINK) (toll free number)

E-mail: bnmteleshop@bnm.gov.my

Mailing Address

Laman Informasi Nasihat dan Khidmat (LINK)

Ground Floor, D Block

Jalan Dato' Onn

50480 Kuala Lumpur

Fax : 03-2174 1515

Website : www.bnm.gov.my/bnmteleshop

Ombudsman for Financial Services:

(an independent body set up to help settle disputes between financial to help service providers who are its members and the public)

Tel: 03-2272 2811

E-mail : Enquiries@ofs.org.my

Mailing Address :

Ombudsman For Financial Services

Level 14, Main Block, Menara Takaful Malaysia

No.4, Jalan Sultan Sulaiman

50000 Kuala Lumpur

Fax : 03-2272 1577

Website : www.ofs.org.my

SIDREC

(an independent corporate body established for the settlement of monetary disputes between investors and SIDREC members who are Capital Market Service License Holders or are registered by the Securities Commission Malaysia for the following regulated activities)

Tel : 03-2282 2280

E-mail : info@sidrec.com.my

Mailing Address

Securities Industry Dispute Resolution Centre

Unit A-9-1, Level 9, Tower A

Menara UOA Bangsar No.5, Jalan Bangsar

Utama 1, 59000 Kuala Lumpur

Fax : 03-2282 3855

Website : www.sidrec.com.my