



## **Customer Service Charter**

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## A. Introduction

At Hong Leong Bank (HLB)/Hong Leong Islamic Bank (HLISB), we are committed to building a trustworthy and long-lasting relationship with you, our customer. As we aim towards being a highly digital and innovative ASEAN financial services company, we strive to deliver banking experiences that are fair, simple, personalized and pro-active – a banking experience that is built around you.

This Customer Service Charter outlines our commitments to all our customers, including those identified as vulnerable customers under the BNM policy document on Fair Treatment of Financial Consumers. It details the standards of service you can expect from us and the various ways to get in touch with us.



## B. Service Standards

### Pillar 1: Know Our Customer

We aim to personalize your experience by understanding you and your needs. This allows us to:

- Proactively anticipate your requirements
- Offer products and services that suit your needs

Commitment	Service Standards
<p>We strive to help you find the right products and services that suit your need</p>	<ul style="list-style-type: none"> <li>• Our knowledgeable staff are always available to serve you, and will take extra care to understand your needs to provide appropriate support throughout the entire product life cycle and ensure the delivery of fair outcomes.</li> <li>• The information that we gather from you, from our conversations, forms and documents provided, would help us get to know you and understand your needs better. If you have a vulnerability, we will provide an avenue for you to indicate and record your specific vulnerability, so we will be able to provide appropriate types of assistance to you.</li> </ul> <p>Note: The information we gather from you will be handled according to the Personal Data Protection Act (PDPA) guidelines. Copies of our Privacy Notice are available upon request or from the HLB/HLISB website.</p> <ul style="list-style-type: none"> <li>• We will never ask you for any information that we already know or have in our records (except for verification purposes).</li> <li>• We will not contact you or send you sales/marketing related news if you had instructed us not to do so.</li> </ul>



## Pillar 2: Timely & Efficient Service

We aim to deliver reliable banking experiences by:

- Committing to deliver our target service standards to you
- Simplifying the steps to make managing your banking activities easy and hassle-free
- Our service standards should be your expected service standards; one that should be conscious of the value of your time



Commitments	Branch Service Standards 80% of customers are served within expected service level														
We strive to serve you promptly at our branches	<table border="1"> <thead> <tr> <th data-bbox="606 940 1015 992">Customer Waiting Time</th> <th data-bbox="1019 940 1449 992">Customer Serving Time</th> </tr> </thead> <tbody> <tr> <td data-bbox="606 999 1015 1070">Within <b>5 minutes</b> for simple transactions</td> <td data-bbox="1019 999 1449 1070">Within <b>5 minutes</b> for simple transactions e.g. single transaction, cash withdrawals</td> </tr> <tr> <td data-bbox="606 1077 1015 1178">Within <b>15 minutes</b> for complex/multiple transactions</td> <td data-bbox="1019 1077 1449 1178">Within <b>20 minutes</b> for complex transactions. e.g. Remittance/FD transactions</td> </tr> </tbody> </table>		Customer Waiting Time	Customer Serving Time	Within <b>5 minutes</b> for simple transactions	Within <b>5 minutes</b> for simple transactions e.g. single transaction, cash withdrawals	Within <b>15 minutes</b> for complex/multiple transactions	Within <b>20 minutes</b> for complex transactions. e.g. Remittance/FD transactions							
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We strive to attend to your account application promptly at our branches	<p><b>Current Account &amp; Savings Account</b> Account Opening Turnaround Time</p> <table border="1"> <thead> <tr> <th data-bbox="620 1317 796 1368">Type of Account</th> <th data-bbox="801 1317 1114 1368">Basic Savings Account/-i</th> <th data-bbox="1118 1317 1431 1368">Basic Current Account/-i</th> </tr> </thead> <tbody> <tr> <td data-bbox="620 1375 796 1435">New Customer</td> <td data-bbox="801 1375 1114 1435">Within <b>15 minutes</b></td> <td data-bbox="1118 1375 1431 1435">Within <b>20 minutes</b></td> </tr> <tr> <td data-bbox="620 1442 796 1503">Existing Customer</td> <td data-bbox="801 1442 1114 1503">Within <b>10 minutes</b></td> <td data-bbox="1118 1442 1431 1503">Within <b>10 minutes</b></td> </tr> </tbody> </table> <p>Note: We will issue your ATM / Debit Card/-i within the same day as you open your account.</p> <p>Account Closing Turnaround Time</p> <table border="1"> <thead> <tr> <th data-bbox="620 1675 1031 1727">Basic Savings Account/-i</th> <th data-bbox="1035 1675 1431 1727">Basic Current Account/-i</th> </tr> </thead> <tbody> <tr> <td data-bbox="620 1733 1031 1785">Within <b>10 minutes</b></td> <td data-bbox="1035 1733 1431 1785">Within <b>20 minutes</b></td> </tr> </tbody> </table> <p>Note: The above turnaround times are only applicable to individual applications. We will process the application according to the above turnaround times when we receive your full documentation/information. For certain applications, we may need additional time for the account opening process.</p>		Type of Account	Basic Savings Account/-i	Basic Current Account/-i	New Customer	Within <b>15 minutes</b>	Within <b>20 minutes</b>	Existing Customer	Within <b>10 minutes</b>	Within <b>10 minutes</b>	Basic Savings Account/-i	Basic Current Account/-i	Within <b>10 minutes</b>	Within <b>20 minutes</b>
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Commitments	Service Standards												
<p>We strive to attend to your banking transactions efficiently</p>	<p>Branch Service Standards Performing Foreign Currency Remittance</p> <table border="1" data-bbox="501 405 1473 853"> <thead> <tr> <th>Type of Transaction</th> <th>Cut Off Time</th> <th>Turnaround Time</th> </tr> </thead> <tbody> <tr> <td>Inward Foreign Telegraphic Transfer</td> <td>4:00p.m.</td> <td> <ul style="list-style-type: none"> <li>Before cut-off time - credited on the same day</li> <li>After cut-off time - credited on the next business day</li> </ul> </td> </tr> <tr> <td rowspan="4">Outward Foreign Telegraphic Transfer</td> <td>10.00a.m. AUD, BND, JPY and NZD</td> <td rowspan="4"> <ul style="list-style-type: none"> <li>Before cut-off time - Processed on the same day</li> <li>After cut-off time - Processed on the next business day</li> </ul> </td> </tr> <tr> <td>11.30a.m. AED, CNH/CNY, SAR, SGD, THB and ZAR</td> </tr> <tr> <td>2.30p.m. BDT, HKD, IDR and PHP</td> </tr> <tr> <td>4.00p.m. CAD, CHF, EUR, GBP, USD, DKK, INR, NOK and SEK</td> </tr> </tbody> </table> <p>Note: We can only determine the date of receiving fund upon completeness of information and required checks conducted.</p>	Type of Transaction	Cut Off Time	Turnaround Time	Inward Foreign Telegraphic Transfer	4:00p.m.	<ul style="list-style-type: none"> <li>Before cut-off time - credited on the same day</li> <li>After cut-off time - credited on the next business day</li> </ul>	Outward Foreign Telegraphic Transfer	10.00a.m. AUD, BND, JPY and NZD	<ul style="list-style-type: none"> <li>Before cut-off time - Processed on the same day</li> <li>After cut-off time - Processed on the next business day</li> </ul>	11.30a.m. AED, CNH/CNY, SAR, SGD, THB and ZAR	2.30p.m. BDT, HKD, IDR and PHP	4.00p.m. CAD, CHF, EUR, GBP, USD, DKK, INR, NOK and SEK
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<p>We strive to process your product applications efficiently</p>	<p>Product Application Turnaround Time</p> <table border="1" data-bbox="521 1048 1452 1352"> <thead> <tr> <th>Product</th> <th>Turnaround Time Within</th> </tr> </thead> <tbody> <tr> <td>Auto Loan/Auto Financing-i*</td> <td rowspan="3">2 business days</td> </tr> <tr> <td>Mortgage Loan/Property Financing-i*</td> </tr> <tr> <td>Personal Loan/Financing-i*</td> </tr> <tr> <td>Credit Card (excluding delivery time)*</td> <td>3 business days</td> </tr> <tr> <td>Loan/Financing-i (SME)**</td> <td>5 business days</td> </tr> </tbody> </table> <p>Note:  * Applicable for individual applicants. The above turnaround times are for applications with full and complete documents received by the Bank.  ** Applicable for straight forward SME financing cases with full and complete documents received by the Bank. Turnaround times may be longer for more complex SME financing requirements.</p>	Product	Turnaround Time Within	Auto Loan/Auto Financing-i*	2 business days	Mortgage Loan/Property Financing-i*	Personal Loan/Financing-i*	Credit Card (excluding delivery time)*	3 business days	Loan/Financing-i (SME)**	5 business days		
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<p>We strive to attend to your enquiries and requests promptly</p>	<p>a. HLB Contact Centre  We aim to resolve your enquiries within your first call. However, if a follow up is required, we aim to respond within:</p> <table border="1" data-bbox="521 1718 1452 1868"> <thead> <tr> <th>Type of Enquiry</th> <th>Response Time</th> </tr> </thead> <tbody> <tr> <td>Non-complex Enquiry</td> <td>3 business days from date of your 1st call</td> </tr> <tr> <td>Complex Enquiry</td> <td>4 business days</td> </tr> </tbody> </table> <p>Note: Non-Complex enquiry refers to straight forward request. Complex enquiry may involve escalations that may need to be referred to our support teams for further action.</p>	Type of Enquiry	Response Time	Non-complex Enquiry	3 business days from date of your 1st call	Complex Enquiry	4 business days						
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	<p data-bbox="496 383 986 416"><b>b. E-mails, Letters and Social Media</b></p> <table border="1" data-bbox="523 434 1453 797"> <thead> <tr> <th data-bbox="523 434 700 533" rowspan="2">Channels</th> <th colspan="2" data-bbox="700 434 1453 483">Acknowledgement and Response Time</th> </tr> <tr> <th data-bbox="700 483 1118 533">Acknowledgement Time</th> <th data-bbox="1118 483 1453 533">Response Time</th> </tr> </thead> <tbody> <tr> <td data-bbox="523 533 700 658">E-mails</td> <td data-bbox="700 533 1118 658">Immediate automated reply will be sent when you email to <b>HLOnline@hlbb.hongleong.com.my</b></td> <td data-bbox="1118 533 1453 658">Within <b>3</b> business days from date of receipt for generated enquiry</td> </tr> <tr> <td data-bbox="523 658 700 730">Letter</td> <td colspan="2" data-bbox="700 658 1453 730">We will contact you within the next business days from the date of receipt of your general enquiry</td> </tr> <tr> <td data-bbox="523 730 700 797">Social Media</td> <td colspan="2" data-bbox="700 730 1453 797">We will contact you within <b>24</b> hours of receiving the general enquiry on our official HLB Facebook, Twitter and Instagram account</td> </tr> </tbody> </table> <p data-bbox="496 837 1369 898">Note: For complex enquiry, we will respond within 4 business days from date of receipt.</p> <p data-bbox="496 927 735 960"><b>c. Branch Service</b></p> <p data-bbox="496 960 1430 1021">We aim to resolve your enquiries within your first interaction with us. However, if a follow up is required, we aim to respond within:</p> <table border="1" data-bbox="523 1032 1453 1252"> <thead> <tr> <th data-bbox="523 1032 963 1081">Type of Enquiry</th> <th data-bbox="963 1032 1453 1081">Response Time</th> </tr> </thead> <tbody> <tr> <td data-bbox="523 1081 963 1155">Complaints</td> <td data-bbox="963 1081 1453 1155">Acknowledgement of all complaints will be within <b>1</b> business days</td> </tr> <tr> <td data-bbox="523 1155 963 1205">Non-complex Enquiry</td> <td data-bbox="963 1155 1453 1205"><b>2</b> business days</td> </tr> <tr> <td data-bbox="523 1205 963 1252">Complex Enquiry</td> <td data-bbox="963 1205 1453 1252"><b>4</b> business days</td> </tr> </tbody> </table> <p data-bbox="496 1274 1417 1361">Note : Non-Complex enquiry refers to straight forward request. Complex enquiry may involve escalations that may need to be referred to our support teams for further action.</p>	Channels	Acknowledgement and Response Time		Acknowledgement Time	Response Time	E-mails	Immediate automated reply will be sent when you email to <b>HLOnline@hlbb.hongleong.com.my</b>	Within <b>3</b> business days from date of receipt for generated enquiry	Letter	We will contact you within the next business days from the date of receipt of your general enquiry		Social Media	We will contact you within <b>24</b> hours of receiving the general enquiry on our official HLB Facebook, Twitter and Instagram account		Type of Enquiry	Response Time	Complaints	Acknowledgement of all complaints will be within <b>1</b> business days	Non-complex Enquiry	<b>2</b> business days	Complex Enquiry	<b>4</b> business days
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<p data-bbox="121 1424 405 1529">We strive to address your complaints/ issues promptly</p>	<ul data-bbox="496 1424 1393 1738" style="list-style-type: none"> <li>• We have multiple channels for you to provide feedback to us.</li> <li>• We will address your complaints/issues in an equitable, fair, objective and timely manner.</li> <li>• We will inform you on the Bank's decision within 3 business days from the date of the receipt.</li> <li>• We will keep you updated if unable to address the issues within the stipulated timeframe.</li> <li>• Your complaint and feedback will be taken constructively for continuous improvement.</li> </ul>																						

### Pillar 3: Fair, Transparent & Personable Service

We commit to conduct all our business dealings with you in a fair and transparent manner by:

- Providing clear and accurate information on products and services.
- Delivering personable and fair banking experiences through our physical and digital channels.

Commitments	Service Standards
<p>We are fair, open and transparent in our dealings with you</p>	<ul style="list-style-type: none"> <li>• You may obtain information through our website at <a href="http://www.hlb.com.my/www.hlisb.com.my">www.hlb.com.my/www.hlisb.com.my</a> on fees, charges, interest/profit rates, product terms &amp; conditions, applicable Shariah contracts and obligations of all our banking products or services.</li> <li>• We are committed to provide you with fair and accurate information. This includes ensuring that all product information e.g. pricing and fees, Terms and Conditions are, as far as possible, in plain language. No alteration of terms and conditions will be made without prior notification to you.</li> </ul>



Commitments	Service Standards
<p>Our staff are trained to have adequate knowledge to assist and advise you on banking products and services</p>	<ul style="list-style-type: none"> <li>• Our service and sales personnel are knowledgeable about the Bank's products and services, and will assess and respond appropriately to your needs.</li> <li>• We will disclose and highlight critical terms of the product features, fees and charges, risks and benefits in a clear and concise manner.</li> <li>• We will provide you with all the relevant information in a product disclosure sheet before you commit to any decision.</li> <li>• Our policies and procedures are communicated to relevant staff, representatives and agents to ensure alignment and effective implementation.</li> <li>• We will conduct our sales, advertising and marketing of our financial services and products with integrity, providing you with clear information and empowering you to make financial decisions that are right for you.</li> </ul>
<p>We strive to provide you with a personable service</p>	<ul style="list-style-type: none"> <li>• We will exercise due care, skill and diligence from understanding your needs to advising you on banking products and service.</li> <li>• We will provide you with explanations in simple language and provide options that meet your needs.</li> <li>• We will offer you products and services that are relevant to your requirements and financial needs.</li> <li>• We aim to deliver a delightful service experience that fulfils your financial aspirations.</li> </ul>
<p><b><u>For our vulnerable customers,</u></b> we are committed to protecting you from financial harm or exploitation by ensuring our customer service processes are adaptable to meet your needs and circumstances.</p>	<ul style="list-style-type: none"> <li>• We will ensure our staff are always ready to provide the necessary assistance to you, and will be proactive in seeking relevant information to understand your vulnerability, in order to offer tailored responses and solutions customized to your needs and circumstances.</li> <li>• We are committed to provide inclusive products and services that meet your needs and avoid any unintended effects or discrimination, while also mitigating potential risks. To ensure fair treatment, we will offer safeguards such as simplified information, alternative communication formats, and support with complex transactions.</li> </ul>

Note: "Vulnerable customer" refers to a financial consumer who-

(a) May face challenges in accessing financial services or may require assistance to engage in financial services, for example, a person with disabilities or a senior citizen;

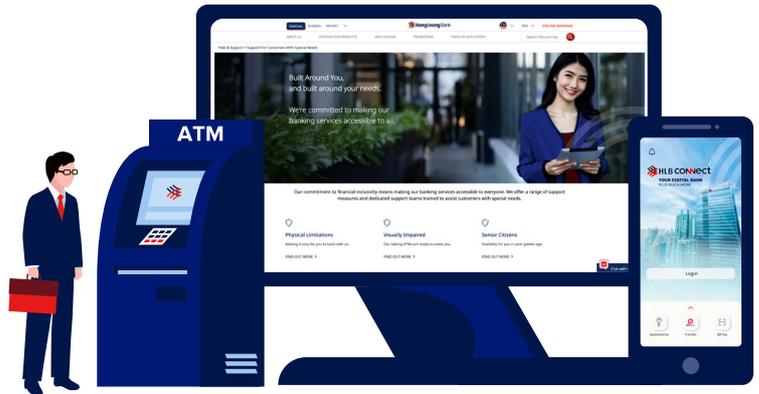
(b) Has a low ability to withstand financial shocks, for example, a person who is overly-indebted or has no savings;

(c) Is experiencing or has experienced adverse life events resulting in temporary or long-term financial hardship, for example, natural disasters, temporary loss of income, unemployment, or the death/ total permanent disability of the main breadwinner; or

(d) Has an inadequate level of financial literacy or experience in using financial services or products, or poor language skills, for example, a person who only speaks a language other than Bahasa Malaysia or English, is illiterate, or is not digitally savvy.

## Pillar 4: Banking Made Accessible

We aim to make banking experiences convenient and easily accessible through a variety of channels.



Commitments	Service Standards
<p>We are dedicated to providing easily accessible physical and digital channels to all customers</p>	<p>You may bank with us at your convenience at our channels with the following service level targets:</p> <ul style="list-style-type: none"> <li>• Our website at <a href="http://www.hlb.com.my">www.hlb.com.my</a> or <a href="http://www.hlisb.com.my">www.hlisb.com.my</a></li> <li>• HLB Connect Online Banking and HLB Connect App - Min 99% service uptime</li> <li>• Self service terminals that are located at our branches and selected locations - Min 95% service uptime</li> <li>• HLB Contact Centre at 03-76268899 - At least 80% calls are to be answered within 20 seconds</li> <li>• Our wide branch network across Malaysia</li> </ul>
<p>We will keep you informed on the various options to make banking convenient for you</p>	<p>You can learn more about the various options of convenient banking by:</p> <ul style="list-style-type: none"> <li>• Visiting our website at <a href="http://www.hlb.com.my">www.hlb.com.my</a> or <a href="http://www.hlisb.com.my">www.hlisb.com.my</a></li> <li>• Accessing our HLB Connect Online Banking and HLB Connect App</li> <li>• Obtaining information from our latest campaigns and promotions through e-brochures/QR Codes</li> <li>• Engaging with our staff at branches, contact center, web chat and social media</li> </ul> <p>We perform periodic testing of our communication channels to make sure you are able to access our channels effectively.</p>
<p>We actively seek your thoughts and suggestions on how we can serve you better</p>	<p>We conduct periodic customer satisfaction surveys to monitor and gather your feedback with the objective of evaluating and continuously improving your banking experience with us</p>

**For any enquiries, you may contact us at:**

**HLB Contact Centre**

-  03-7626 8899
  -  HLOnline@hlbb.hongleong.com.my
- 

**For any complains, you may contact us at:**

**Customer Advocacy**

-  Level 13A, Menara Hong Leong  
No.5, Jalan Damanlela, Bukit Damansara.  
50490 Kuala Lumpur
  -  03-7626 8821 / 03-7626 8802 / 03-7626 8812
  -  customerservice@hlbb.hongleong.com.my
- 

**Alternate avenues are also available for you:**

**BNMLINK Contact Centre**

(The complain resolution arm of Bank Negara Malaysia)

- BNMLINK**
-  4th Floor, Podium Bangunan AICB  
No.10, Jalan Dato' Onn, 50480 Kuala Lumpur
-  1-300-88-5465 / +603-2174 1717 (Overseas) / +603-2174 1515 (Fax)
-  [bnmlink.bnm.gov.my](http://bnmlink.bnm.gov.my)
-  [www.bnm.gov.my](http://www.bnm.gov.my)

**Financial Markets Ombudsman Service**

(an independent body appointed by Bank Negara Malaysia to help settle disputes between customers and their financial institutions)

-  14th Floor, Main Block,  
Menara Takaful Malaysia  
No.4, Jalan Sultan Sulaiman  
50000 Kuala Lumpur
-  +603-2272 2811
-  [www.fmos.org.my](http://www.fmos.org.my)