

HONG LEONG BANK CUSTOMER SERVICE CHARTER

At Hong Leong Bank (HLB), we are committed to building a long lasting and fulfilling banking relationship with you, our customer. We do this by embedding **Touch**, Hong Leong Bank's customer experience spirit which stands for **Trust, On-Time, Understand, Connect and Happy**. We aim to be a customer focused organization by providing you with a delightful banking experience which sets us apart from our competitors. We commit ourselves to conduct our business and serve you with integrity and reliability, promptness, 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 to you and information on how to contact us if our services do not meet your expectations; to help us serve you better. Your satisfaction on our level of service to you is important to us.

KEY COMMITMENTS

Our continuous work towards improving our standards of service and relationship with you will be guided by the following key principles:

1. 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 and how they work and the risks involved.

2. 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 quickly and fairly. For more details on our complaint procedures, please visit www.hlb.com.my where we outline the methods for making your complaint as well as our procedures for handling complaints.
- iii) We will not discriminate against age or gender and will make available products and services on the same terms for all customers.

3. Privacy

- i) We will always ensure all your personal information are treated as private and confidential and make certain the safety and security of the usage of your information. Your personal information will not be revealed for any purposes unless otherwise authorised by you or as required by the law.
- ii) We will not use your personal information for our 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.

4. Reliability

- i) We will co-operate as an industry to ensure you enjoy secure and reliable banking and payment systems which you can trust.

5. 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, with your liabilities and obligations in the use of a banking product or service highlighted.
- ii) We will inform you, through various channels (e.g. via our website, by telephone, e-mail or at our branches) of available products and services. You can also contact us 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 to ensure the investment product is suitable for your needs and financial circumstances.

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

Mailing Address:

Service Recovery & Complaint Resolution – Customer Experience

Hong Leong Bank Berhad, Level 25, Menara Raja Laut, 228, Jalan Raja Laut, 50350 Kuala Lumpur.

Contact Center : 03-7626 8899 Facsimile : 03-7946 8884 E-mail : HLOnline@hlbb.hongleong.com.my

For full details of our Customer Service Charter which includes our Standard of Service, please log on to <https://www.hlb.com.my/clientcharter.htm>

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

Call ABMConnect : 1-300-88-9980 (toll free number) or Log on to eABMConnect <http://www.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

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 time frames within which you, as our customer, can expect us to deliver the respective services.

I. We are committed to making banking easy for you.		
		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.	Aim to achieve 90% of very satisfied/satisfied customer rating
3.	Help you to make the right choices for your money.	Aim to achieve 90% of very satisfied/satisfied customer rating
4.	Aim to answer your calls promptly when you call to any of our branches or our Contact Centre.	<u>At Branches</u> <ul style="list-style-type: none"> Within 3 rings <u>At Contact Centre</u> <ul style="list-style-type: none"> 80% of calls answered within 20 seconds
5.	Aim to assist you to open a basic savings account promptly.	Within 6 minutes
6.	Aim to assist you to open a basic current account promptly.	Within 6 minutes
7.	Aim to issue you with a cheque book promptly.	Within 1 business day of us receiving your application for a new cheque book
8.	Aim to issue you with an ATM Card promptly.	Within 4 minutes of opening your savings or current account
9.	Clear cheques promptly.	Ensuring funds are available for you to utilise after 2 working days
10.	To help customers manage their accounts by providing loan/financing statements.	<u>For personal financing</u> <ul style="list-style-type: none"> On a yearly basis or as per your specific request, within 3 working days <u>For property financing</u> <ul style="list-style-type: none"> On a semi annual basis or as per your specific request, within 3 working days
11.	Issue demand drafts (local and foreign currency) promptly.	Within 10 minutes
12.	Execute foreign currency remittances.	Within 10 minutes
13.	Close current/savings account.	Within 10 minutes
II. We are committed to helping you when you need us to.		
1.	Aim to answer your calls promptly when you call to any of our branches or our Contact Centre.	<u>At Branches</u> <ul style="list-style-type: none"> Within 3 rings <u>At Contact Centre</u> <ul style="list-style-type: none"> 80% of calls answered within 20 seconds
2.	Aim to resolve counter enquiries promptly.	<u>At Branches</u> <ul style="list-style-type: none"> Where no follow up is required, immediately within the 1st visit Where follow up is required, by the next working day Where the enquiry is complex, to respond within 4 working days
3.	Aim to resolve phone enquiries promptly.	<u>At Branches or Contact Centre</u> <ul style="list-style-type: none"> Where no follow up is required, immediately within the 1st call Where follow up is required, by the next working day Where enquiry is complex, escalate to an officer who is tasked to handle the enquiry and if the enquiry is not satisfactorily dealt, to respond within 4 working days
4.	Respond to written enquiries promptly.	<ul style="list-style-type: none"> Acknowledge receipt of your correspondences within 1 working day Respond to you within 1 working day, if enquiry is not complex Where enquiry is complex, to respond to your enquiry within 4 working days
5.	Prompt assistance if you discover that your ATM Card, Credit/Debit Card is lost or stolen.	<ul style="list-style-type: none"> Replacement of ATM Card/Debit Card will be issued to you within 4 minutes (at branches) Replacement of Credit Card will be issued to you within 7 working days (inclusive of delivery time)

III. We are committed to listening to you.		
1.	Resolve customer complaints fairly, consistently and promptly.	Aim to achieve 85% of a satisfied customer rating on how your complaints were handled
2.	Actively seek your thoughts and suggestions on how we can better serve you.	You can complete and submit feedback forms which are available at all our branches nationwide or give your feedback via www.hlb.com.my
IV. We are committed to processing your application quickly.		
1.	Credit Card application	Within 3 working days of us receiving all required documents and information
2.	Hire Purchase/Auto Financing application	Within 2 working days of us receiving all required documents and information
3.	Loan/Financing application	<u>Mortgage/Property Financing</u> <ul style="list-style-type: none"> • Within 2 working days of us receiving all required documents and information <u>Personal Loan/Personal Financing</u> <ul style="list-style-type: none"> • Within 48 hours of us receiving all required documents and information

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 assist you in settling the dispute.

- 1. BNMLINK**
(a complaint resolution arm of Bank Negara Malaysia)

Call BNMTLELINK : 1-300-88-5465 (LINK) (toll free number) or
E-mail to bnmtelelink@bnm.gov.my

Laman Informasi Nasihat dan Khidmat (LINK)
Ground Floor, D Block
Jalan Dato' Onn
50480 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
E-mail to enquiry@fmb.org.my

Financial Mediation Bureau
Level 25, Dataran Kewangan Darul Takaful 4
Jalan Sulaiman
50000 Kuala Lumpur
Fax : 03-2274 5752
Log on to <http://www.fmb.org.my>