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Customer Service Charter

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Issue date: 6 November 2015

Introduction

The Customer Service Charter outlines our commitment in delivering a high standard of customer service. It is a description of the types of service we aim to provide and the channels of feedback to improve on our service delivery.

Key Commitments

We will continuously work towards improving the standards of service. 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 financial 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 www.alliancebank.com.my.

iii) We do not discriminate against age or gender, and will make available products and services on the same terms as for other customers.

c. Privacy

i) We will treat all your personal information as private and confidential, and ensure the safety and security when using your information. Your personal information will not be revealed unless otherwise authorised by you or required by law to do so.

ii) We will not use your personal information for our own marketing purposes unless it is with your permission.

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 systems you can trust.

e. Transparency

i) We will provide you with clear, relevant and timely information to help you make 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 product or service clearly outlined.

ii) We will inform you, through various channels (e.g. over the Internet, by telephone, e-mail or at our branches) of available products and services. You can contact us for information or provide feedback through these channels.

iii) We will exercise care to provide you with a balanced view of benefits and risks of investment products, explain critical terms to you, and ensure the investment product is suitable for your needs and financial circumstances.

Note:

The Customer Service Charter outlines the standards of service you can expect in your dealings with us. We recognise that there will always be room for improvement, and as we establish new and better ways of working, we will formalise processes and procedures and include them here in our Customer Service Charter. This Customer Service Charter is for information purposes only and is not intended to, and does not; create any legally binding rights or obligations.

If you have enquiries, concerns or comments, please contact us at:

Bank's Name : ALLIANCE BANK MALAYSIA BERHAD
Address : 4th Floor, Menara Multi Purpose, Capital Square,
8 Jalan Munshi Abdullah, 50100 Kuala Lumpur
Tel : 03-5516 9988
Fax : 03-5621 5624
Email : info@alliancefg.com

OR

Call *ABMConnect*: 1-300-88-9980 (toll free number) or
Log on to *e*ABMConnect 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

Standards of Service

As we work towards improving our service standard, we have set out below the time frames within which you may expect us to deliver the respective services.

I.	**We are committed to making banking easy.**	
		Target/Goal
1.	Serve the majority of customers promptly in all our branches.	Within 6 minutes.
2.	Provide you with friendly and helpful service whenever you deal with us.	Aim to get 10 out of 1000 customers to rate the bank's service.
3.	Help you to make the right choices for your money and you.	Aim to get 10 out of 1000 customers to rate the help given.
4.	Answer your call promptly.	Within 20 seconds.
5.	Open a basic savings account promptly.	Within 15 minutes.
6.	Open a basic current account promptly.	Within 15 minutes.
7.	Issue a cheque book promptly.	Branches in Pen Malaysia: 3 business days Branches in East Malaysia: 3-5 business days
8.	Issue ATM card promptly.	Within the same day of opening savings account or current account.
9.	Clear cheques promptly.	According to Bank Negara Malaysia's Cheque Clearing Guidelines
10.	Help customers manage their accounts, provide loan statements.	For personal financing, on a yearly basis or at your specific request. For home financing, on a yearly basis or at your specific request.
11.	Issue demand drafts (local and foreign currency) promptly.	Within 10 minutes.
12.	Execute foreign currency remittances.	Within same day of value date
13.	Close current/savings account.	Within 10 minutes.

II.	We are committed to helping when you need us.	
1.	Answer your call promptly when you call us at our call centres or any of our branches.	Within 20 seconds.
2.	Resolve counter enquiries promptly.	Where no follow-up is required, within first visit. Where follow-up is required, within 3 days of first visit. Where enquiry is complex, we will provide time frame within which response can be given and update you on the status once a week until it is resolved.
3.	Resolve phone enquiries promptly.	Where no follow-up is required, within first call. Where follow-up is required, within 3 days of first call. Where enquiry is complex, we will provide the time frame within which response can be given and update you on the status once a week until it is resolved.
4.	Respond to written enquiries promptly.	Provide automated response to acknowledge receipt of e-mail to our email address info@alliancefg.com. For letters, faxes, emails to other channels within the Bank to acknowledge within 48 hours. Respond within 3 days from date of receipt of enquiry if enquiry is not complex. Where the enquiry is complex, we will provide the time frame within which response can be given and update you on the status once a week until it is resolved.
5.	Help you quickly if your ATM card, credit card or debit card is lost or stolen.	You will receive your replacement card as follows: Debit/ATM card – within the same day of card replacement any branches Credit card – within 3-4 business days

III.	We are committed to listening.	
1.	Resolve customer complaints fairly, consistently and promptly.	Aim for 100% of customers to be satisfied with the way their complaint has been handled.
2.	Actively seek your thoughts and suggestions on how we can better serve you.	Get customer to complete and submit feedback forms or via other modes of customer survey.
IV.	**We are committed to processing your application quickly.**	
1.	Credit card / debit card application	Within 2 working days of all required documents and information having been received by the Bank.
2.	Hire purchase application	Within 2 working days of all required documents and information having been received by the Bank.
3.	Personal Loan (Generic) application	Within 2 working days of all required documents and information having been received by the Bank.
4.	Housing Loan application	Within 2 working days of all required documents and information having been received by the Bank.

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 help settle the dispute.

1. BNMLINK – a complaint resolution arm of Bank Negara Malaysia

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

   Laman Informasi Nasihat dan Khidmat (LINK)
   Tingkat Bawah, Blok D
   Bank Negara Malaysia
   Peti Surat 10922
   50929 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 *e*ABMConnect 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
   Log on to http://www.fmb.org.my or
   E-mail to enquiry@ fmb.org.my

   Financial Mediation Bureau
   Level 25
   Dataran Kewangan Darul Takaful
   No. 4, Jalan Sultan Sulaiman
   50000 Kuala Lumpur

   Fax: 03-2274 5752