

## Customer Service Charter

### Introduction

The Customer Service Charter outlines our commitments on the highest level of customer service. This Customer Service Charter is for information purposes only and is not intended to, and does not create any legally bindings rights or obligations.

Accountability	Fairness	Privacy	Transparency
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.	We will act fairly and in a consistent and ethical manner. We endeavor to set procedures to ensure that any dispute is resolved fairly and quickly.	We will ensure the safety and security of the usage of your information. Your information will not be revealed unless otherwise authorized by you or required by law to do so.	We will provide you with clear, relevant and timely information to help you make an informed decision about our products and services.

### Standards of Service

As we work on improving our standards of service, we aim to provide our service efficiently and effectively. We have set out below the time frames within which you can expect us to deliver the respective services.

1. <b>Aim to serve the customers promptly in all our branches.</b>	<p>Endeavour to serve within 8 minutes * waiting time for counter transactions. We aim to resolve or respond to enquiries within the same visit where no follow up is required. Where follow up is required we will endeavor to reply within 5 business days. Where more time is required or for complex enquiries we will keep you updated on the progress.</p> <p>* during peak hours, the waiting time may increase</p>
2. <b>Aim to provide you with friendly and helpful service whenever you deal with us.</b>	<p>We will endeavor to provide comprehensive and courteous service through our various channels e.g. Branches, Phone Banking, Internet Banking, ATM and CCDM.</p>
3. <b>Aim to answer your call promptly when you call us at our Phone Banking.</b>	<p>Our Interactive Voice Response (IVR) System is automated and responds to services is immediate. Our Phone Banking Agents will endeavor to promptly take your call with a few minutes waiting time.</p> <p>* during peak hours, the waiting time may increase</p>
4. <b>Aim to answer your call promptly when you visit us at our branches or call us at our Phone Banking.</b>	<p>We aim to respond to enquiries within the same call/visit where no follow up is required Where follow up is required we will endeavor to reply within 5 business days. Where more time is required or for complex enquiries we will keep you updated on the progress.</p>
5. <b>Resolve customer complaints fairly, consistently and promptly.</b>	<p>We aim to acknowledge complaints and provide you with a Service Request (SR) Number within 2 business days. We will endeavor to resolve complaints within 5 working days, and in case follow-up is required with third-parties, then it may take up to 15 working days. In exceptional conditions, due to reliance on resolution by third-parties it may take up to 30 working days.</p>

### Complaint and Feedback

For complaints and feedback, you may visit any of our branches and submit a form to our Customer Services Officer or drop in the Complaints and Suggestions Box. You can also call our Phone Banking and we will be happy to assist you. Alternatively, you may also use the form provided on our website under Downloads section, fill it, sign it, and email it to us.