



Customer Service Charter

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A. Background

The Customer Service Charter (also referred to as Charter) was set up in 2011 with the intention to outline our key commitments and service standards in providing service to our customers.



B. Service Standard

Pillar 1: Know Your Customer

Description

To understand the customer profile that enables us to:

- Anticipate the customer's needs and preference.
- Offer products and services as per the customer's requirements.

Expected Outcome

Build Trust

No	Commitment	Service Standards
1.1	We strive to help the customer to find the right product that suits the customer's need and profile.	<ul style="list-style-type: none">• Knowledgeable staff is made available to serve customer.• The customer's information is gathered during new account opening process to get to know the customer, which may include the completion of banking forms and asking for supporting documents.• Information on features and fees for the various products and services is available to the customer through various channels (i.e. branch /brochures /contact center/website).• Conducts periodic customer satisfaction feedback /surveys to ensure that the customer's needs are fulfilled.



Pillar 2: Timely and Efficient Service

Description

Deliver a seamless basic /general banking services wherein the customer is aware of:

- Time that will be taken.
- Broadly, the steps involved in executing the customer's instructions.

Expected Outcome

Being Reliable

Service Level Target

80% of the customers are served within the expected service level.

No	Commitment	Service Standards
2.1	We will set a clear expectation on time taken for various services.	<ul style="list-style-type: none"> • Information on time taken to deliver services to the customer i.e. expected service standard is made available through various channels (i.e. branch /brochures /contact center /website).
2.2	We will serve customers promptly at our branch counter service.	<ul style="list-style-type: none"> • Customer Waiting Time <ul style="list-style-type: none"> • Within 10 minutes. • Customer Serving Time <ul style="list-style-type: none"> • Within 5 minutes for simple transactions e.g. single transaction, cash withdrawals. • Within 20 minutes for complex transactions e.g. Remittance /FD /TD Transaction.



No	Commitment	Service Standards
2.3	We will efficiently attend to account applications at our branch counter service.	<p>Account Opening/Closure Turnaround Time <i>(From full documents and information received)</i></p> <p>A. Basic Savings Account Opening (Conventional & Islamic)</p> <ul style="list-style-type: none">• New Customer: within 15 minutes.• Existing Customer: within 10 minutes. <p>B. Basic Current Account Opening (Conventional & Islamic)</p> <ul style="list-style-type: none">• New Customer: within 15 minutes.• Existing Customer: within 10 minutes. <p>C. Account Closing (Conventional & Islamic)</p> <ul style="list-style-type: none">• Basic Savings Account: within 10 minutes.• Basic Current Account: within 20 minutes. <p>Note: The turnaround times stated include verification process i.e. KYC (CDD/EDD) but exclude account onboarding processes e.g. introduction to our other products and services, registration for our AmOnline Internet Banking, etc.</p> <p>• Issuance of ATM or Debit Card</p> <ul style="list-style-type: none">• Within the same business day of Savings /Current Account (Conventional & Islamic) being opened.



No	Commitment	Service Standards												
2.4	We will efficiently attend to banking transactions.	<p>Executing a Foreign Currency Remittance (Commonly used currency i.e. AUD; USD; GBP; CAD; NZD; EUR; JPY; IDR & SGD)</p> <p>A. Inward - Depending on the cut-off time.</p> <ul style="list-style-type: none"> • Before cut-off time: credited on the same day. • After cut-off time: credited on the next working day. <p>B. Outward – Processing time depending on the cut-off time.</p> <ul style="list-style-type: none"> • Before cut-off time: processed on the same day. • After cut-off time: processed on the next working day. <p>Note: The date of receiving funds subject to completeness of information and extent of checks /due diligence performed.</p> <p>Cheque Crediting Schedule</p> <table border="1"> <thead> <tr> <th>Depositing Time</th> <th colspan="2">Crediting Time</th> </tr> <tr> <th>Business Day 1</th> <th>Business Day 2</th> <th>Business Day 3</th> </tr> </thead> <tbody> <tr> <td>BEFORE Cut-off time of 4.00 p.m.</td> <td>✓ After 8.30 p.m.</td> <td></td> </tr> <tr> <td>AFTER cut-off time of 4.00 p.m.</td> <td></td> <td>✓ After 8.30 p.m.</td> </tr> </tbody> </table>	Depositing Time	Crediting Time		Business Day 1	Business Day 2	Business Day 3	BEFORE Cut-off time of 4.00 p.m.	✓ After 8.30 p.m.		AFTER cut-off time of 4.00 p.m.		✓ After 8.30 p.m.
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2.5 We will efficiently attend to product applications..



Product Application Turnaround Time.

(From full documents and information received)

- Credit Card /-i Application:** Within 3 working days + time taken to post the card.
- Hire Purchase /-i Application:** Within 2 working days.
- Mortgage Loan /Financing Application (individual):** Within 5 working days.
- Loan /Financing Application (Small and Medium Enterprise - SME):** Within 3 weeks.

No	Commitment	Service Standards
2.6	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 – immediate such as first call resolution. Where follow up is required – within 3 working days from the date of the first call. Where enquiry is complex, we will provide a reasonable timeframe and keep the customer updated accordingly. <p>b. Written (email, facsimile, letter, social media)</p> <ul style="list-style-type: none"> For e-mail <ul style="list-style-type: none"> Provide acknowledgement response automatically / within 24 hours (if the email is addressed to customercare@ambankgroup.com). Respond within 3 working days from the date of receipt of enquiry if enquiry is not complex. For letter or facsimile <ul style="list-style-type: none"> Provide timeframe and keep the customer updated upon receipt. For social media <ul style="list-style-type: none"> Provide acknowledgement response within 24 hours if it is a working day. Otherwise, the acknowledgement response will be on the working day which follows. Respond within 3 working days from the date of receipt of enquiry if enquiry is not complex. <p>Note: Where enquiry is complex, we will provide a reasonable timeframe and keep the customer updated accordingly.</p> <p>c. Counter</p> <ul style="list-style-type: none"> Where no follow up is required, we will endeavor to provide first touch point resolution immediately. Where follow up is required – within 3 working days from date of first visit. Where enquiry is complex, we will provide a reasonable timeframe and keep the customer updated accordingly.



No	Commitment	Service Standards
2.7	We will address the customer's complaints /issues consistently and promptly.	<ul style="list-style-type: none">• Acknowledge the customer's complaints /issues within 24 hours of a working day.• Communicate clearly on the complaint /issue.• Address the complaint /issue in an equitable, objective and timely manner by informing the customer on our decision no later than 14 calendar days from the date of the receipt of the complaint /issue.• Keep the customer updated if unable to address the complaint /issues within the stipulated timeframe.• Provide information on escalation to higher alternative avenues if the queries are not to the customer's satisfaction at first instance.

Note: Complaints management is governed by the guidelines set by Bank Negara Malaysia (BNM).



Pillar 3: Transparent & Personable Service

Description

Endeavour to deliver a customer experience wherein the customer:

- is given access to products and services related information.
- is handled by competent and knowledgeable staff who will strive to provide good service.

Expected Outcome

Better Engagement

No	Commitment	Service Standards
3.1	We are open and transparent in our dealings.	<p>The following Information is made available through any of the various channels of communication such as branch /brochures /contact center/ website:</p> <ul style="list-style-type: none"> • Applicable Shariah contracts (Islamic products), fees, charges, penalties, late payment charges, and relevant interest /profit rates and obligations in the use of a banking product or service. • Product related details (i.e. product disclosure sheets, terms and conditions) will be shared at the point of sale.
3.2	We train our bank personnel to have adequate knowledge to advise and assist customers on our products and services.	<p>Sales personnel /Personal Financial Advisors /Relationship Managers are knowledgeable about our products and services.</p>
3.3	We provide customers a personable service experience.	<p>A. First Impressions</p> <ul style="list-style-type: none"> • Acknowledge and greet customers when customers walk in /approach the welcome desk. • Offer to assist the customers. <p>B. Understand the customer's needs</p> <ul style="list-style-type: none"> • Ask relevant and appropriate questions to understand what the customer wants. • Listen to the customer attentively. <p>C. Handle the queries /instructions</p> <ul style="list-style-type: none"> • Provide options that meet the customer's needs. • Use simple words and explanations to customers. • Perform end to end follow-up until the customer's issue is resolved



Pillar 4: Banking Made Accessible

Description

Offer an engagement model wherein the customer is aware of our:

- Multi-channel options.
- Accessibility.

Expected Outcome

Provide Convenience Of Banking For Customer's Peace Of Mind

No	Commitment	Service Standards
4.1	<p>We are easily accessible via various channels i.e. physically & virtually.</p> 	<p>The customer is kept informed on the physical and virtual channels made available to them, using the various modes of communication such as branch/ brochures /contact center/website.</p> <p>Specifically, the customer has access to the following:</p> <ul style="list-style-type: none"> • List of physical channels which include branches and self-service machines. • List of virtual channels which include contact center (03-2178 8888) and internet banking (ambank.amonline.com.my).
4.2	<p>We provide customers with efficient services via our virtual platforms outside of normal banking hours.</p> 	<p>Strive to ensure that our virtual channels meet the following target service levels:</p> <ul style="list-style-type: none"> • Self-service terminal (service uptime /month) – at least 95% of the time measured by machines on a monthly basis. • Contact Center – At least 80% of calls are to be answered within 45 seconds. • Internet banking (service uptime /month) – 98%.
4.3	<p>We inform customers on the various options for more convenient banking.</p> 	<p>Share with the customers the various options for performing transactions through alternate channels.</p> <p>This can be done via any of the following means:</p> <ul style="list-style-type: none"> • Engagement by our bank personnel. • Signage to guide the customer. • Campaigns and brochures. • Corporate website.

No	Commitment	Service Standards
4.4	We actively seek thoughts and suggestions on how banks can serve customers better.	<p>Details of Bank Negara Malaysia (BNM), The Association of Banks in Malaysia (ABM) and Financial Markets Ombudsman Service (FMOS) are included as alternate avenues.</p> <p>1. BNMLINK - a complaint resolution arm of Bank Negara Malaysia</p> <p>Tel: 1-300-88-5465 (LINK) (toll free number) Overseas: 603-2174-1717 Operating Hours: 9.00 a.m. - 5.00 p.m. (Monday – Friday except public holiday)</p> <p>BNMLINK Address: 4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur</p> <p>Visit bnm.gov.my/BNMLINK for all public enquiries, complaints, or feedback.</p> <p>2. ABMConnect</p> <p>Call 1-300-88-9980 (toll free number)</p> <p>The Association of Banks in Malaysia A-11-1, AICB Building 10, Jalan Dato' Onn 50480 Kuala Lumpur</p> <p>Website: https://www.abm.org.my/eabmconnect</p> <p>3. Financial Markets Ombudsman Service (FMOS) (Formerly known as Ombudsman for Financial Services)</p> <p>Call +603-2272 2811</p> <p>Financial Markets Ombudsman Service (FMOS) Level 14, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.</p> <p>Website: http://www.fmos.org.my</p>