

CUSTOMER SERVICE CHARTER

SERVICE STANDARDS

Bank Islam values its customers and is committed to delivering a high standard of customer service that is tailored to meet the customers' needs. Values Based Intermediation (VBI), Digitalization and innovative solutions are key deliverables that we have identified to enhance the customer experience as we place our customers as the centre of our business.

In ensuring our customers' best interest is sustained at all times, this Customer Service Charter (also referred to as Customer Charter) outlines our key commitments and service standards in providing a good customer experience.

Pillar 1 : Know The Customer

We anticipate the customer's needs and preference to:

- Offer products and services to their requirements.
- Better protect their interest.

Expected Outcome:
**BETTER
ENGAGEMENT**

1.1 We strive to help our customers to find the right product to suit their need.

- Provide knowledgeable staff to serve the customer.
- Obtain adequate customer's information during opening of account to know the customer, and shall include the completion of banking forms and obtaining the necessary supporting documents.
- Make available information on features and fees for the various products and services available to customers through various channels (i.e. branch/contact centre/Bank's website).
- Conduct periodic customer satisfaction surveys to ensure that the customers' needs are fulfilled.

Pillar 2 : Timely & Efficient Service

We deliver seamless banking services where the customer is aware of:

- The duration to complete a banking activity.
- The steps and documents involved.

Service Level Target:
80% of the customers are served within the expected service level.

Expected Outcome:
**BEING
RELIABLE**

2.1 We will set a clear expectation on the time taken for various services.

Provide information on the time taken to deliver services to customers via the various channels (i.e. branch/contact centre/Bank's website).

2.2 We will serve customers promptly at our branch counters.

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| <p>a) Customer Waiting Time</p> <ul style="list-style-type: none"> Within 10 minutes. | <p>b) Customer Serving Time</p> <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/Term Deposit (TD) and Investment Account transactions. |
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2.3 We will efficiently attend to account applications at our branch counters.

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| <p>a) Duration for Account Opening or Closing
(From receipt of all information and documents)</p> <p><u>Opening of Savings Account-i</u></p> <ul style="list-style-type: none"> New Customer: Within 15 minutes. Existing Customer: Within 10 minutes. <p><u>Opening of Current Account-i</u></p> <ul style="list-style-type: none"> New Customer: Within 20 minutes. Existing Customer: Within 10 minutes. | <p><u>Closing of Account</u></p> <ul style="list-style-type: none"> Savings Account-i: Within 10 minutes. Current Account-i: Within 20 minutes. <p>b) Duration for Issuance of Debit (or ATM) Card</p> <ul style="list-style-type: none"> Within the same day of opening an account. <p><i>Note: Subject to the Bank's onboarding process/introduction to the Banks' products and services.</i></p> |
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2.4 We will efficiently attend to banking transactions.

- a) Duration for Foreign Currency Remittance**
(130 currencies including commonly used currencies: AUD, EUR, GBP, HKD, IDR, JPY, SGD, THB, USD)
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| <u>Inward</u> | | <i>Note: Subject to completeness of information and the extent of checks/due diligence performed by the Bank.</i> |
| Before 5:00 pm | : Credited on the same day. | |
| After 5:00 pm | : Credited on the next working day. | |
| <u>Outward</u> | | |
| Before 3:00 pm | : Processed on the same day. | |
| After 3:00 pm | : Processed on the next working day. | |

2.5 We will efficiently attend to product applications.

- Duration for Product Application**
(From receipt of all information and documents)
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| a) Credit Card-i Application | : Within 3 working days (exclusive of the time taken to post the card). |
| b) Vehicle Financing-i Application | : Within 2 working days. |
| c) House Financing-i Application (Individual) | : Within 5 working days. |
| d) Personal Financing-i Application | : Within 5 working days. |
| e) Financing Application (Small and Medium Enterprise - SME) | : Within 3 weeks. |

2.6 We will follow through and provide the requisite updates to customer's queries.

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| <p>a) Phone</p> <p><u>Where No Follow Up Is Required</u></p> <ul style="list-style-type: none"> Immediate resolution. <p><u>Where Follow Up Is Required</u></p> <ul style="list-style-type: none"> Resolution within 3 working days from the date of first call. <p>b) Written (E-Mail, Fax, Letter, Social Media)</p> <p><u>For e-mail</u></p> <ul style="list-style-type: none"> Acknowledge or respond within 1 working day if the email is addressed to contactcenter@bankislam.com.my. Respond within 3 working days from the date the query was first received (if it is not complex). <p><u>For letter or fax</u></p> <ul style="list-style-type: none"> Acknowledge or respond within 1 working day. Respond within 3 working days from the date the query was first received (if it is not complex). | <p><u>For social media</u></p> <ul style="list-style-type: none"> Acknowledge or respond within 1 working day. Respond within 3 working days from the date the query was first received (if it is not complex). <p>c) Counter</p> <ul style="list-style-type: none"> Where no follow up is required, the Bank will endeavor to provide immediate resolution. Where follow up is required- Within 3 working days from date of first visit. <p><i>Note: Where query is complex, the Bank will provide a reasonable timeframe and keep the customer updated accordingly.</i></p> |
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2.7 We will address customer's complaints or issues consistently and promptly.

- Acknowledge customer's complaints or issues within 1 working day.
- Communicate clearly on the complaint or issue.
- Address the complaint or issue in an equitable, objective and timely manner by informing customer on the Bank's decision no later than 14 calendar days from the date the complaint was first received.
- Keep customer updated if unable to address issue within the stipulated timeframe.
- Provide information on how to escalate the issue if the query is not resolved to the customer's satisfaction.

Note: Complaints management is governed by the guidelines spelt out by Bank Negara Malaysia (BNM) and the Bank will operate accordingly.

Pillar 3 : Transparent & Personable Service

We are committed to fair dealing, conduct our business in an ethical manner and endeavor to deliver a customer experience where the customer:

- Is given adequate information to products and services.
- Is handled by competent and knowledgeable staff who will strive to provide an excellent service.

Expected Outcome:
**BUILD
TRUST**

3.1 We are open and transparent in our dealings.

The following Information shall be made available through the various channels such as branch/contact centre/ Bank's website:

- Shariah contract applicable, fees, charges, late payment charges and relevant profit rates and obligations of a banking product or service.
- Product related details (i.e. product disclosure sheets, terms and conditions) are shared at the point of sale.

3.2 Our Bank personnel have adequate knowledge to advise and assist customers on banking products and services.

All our Sales Personnel/Personal Financial Executive/ Relationship Manager shall be trained comprehensively on the Bank's products and services.

3.3 We provide customers a personable service experience.

- First Impressions**
 - Acknowledge customer when customer walks in or approaches the Bank's counter.
 - Offer to assist the customer.
- Understand the customer's needs**
 - Ask questions to understand what the customer wants.
 - Listen attentively to customer.
- Handle the queries or instructions**
 - Provide solutions that meet the customer's needs.
 - Use simple words to explain to the customer.
 - Perform end to end follow-up until the customer's issue is resolved.

Pillar 4 : Service Accessibility

We shall ensure that the customers are aware of:

- The location of the various channels available.
- The service availability of those channels.

Expected Outcome:
**PROVIDE
CONVENIENCE**

4.1 We are easily accessible, physically and virtually.

- Customer is kept informed on the physical and virtual channels available to them via branch/contact centre/Bank's website.
- Specifically, the customer has access to the following:
 - List of physical channels which includes branches and self-service terminals.
 - List of virtual channels which includes Contact Centre (03-26 900 900) and Internet Banking (www.bankislam.com.my).

4.2 We provide customers with efficient services via our physical and virtual platforms outside of normal banking hours.

Strive to ensure that our physical and virtual channels meet the following target service levels:

- Self-service terminal (service uptime) – At least 95% of the time.
- Contact centre – At least 70% calls are to be answered within 30 seconds.
- Internet Banking (service uptime) – At least 98% of the time.

4.3 We inform customers on the various options for more convenient banking.

Share with the customer the various options of performing transactions. This can be done via any of the following means:

- Bank personnel conversing with the customer.
- Provide signage to guide the customer.
- Run campaigns and distribution of brochures.
- Provide tips on the Bank's website.

4.4 We actively seek suggestions on how we can serve our customers better.

- Provide channels for customer to provide feedback via:
 - Bank's website (www.bankislam.com.my).
 - Contact Centre 03-26 900 900.
 - Branch (Branch locations provided via the Bank's website).
- Conduct periodic customer satisfaction surveys.
- Details of BNM and Ombudsman for Financial Services (OFS) are included as alternate dispute resolution avenues:

<ul style="list-style-type: none"> BNMLINK Laman Informasi Nasihat dan Khidmat (LINK) Tingkat Bawah, Blok D Bank Negara Malaysia Peti Surat 10922 50929 Kuala Lumpur BNM TELELINK : 1-300-88-5465 (LINK) Fax : 603-2174 1515 E-mail : bnmtelelink@bnm.gov.my Website : www.bnm.gov.my 	<ul style="list-style-type: none"> Ombudsman for Financial Services (Formerly known as Financial Mediation Bureau) Level 14, Main Block, Menara Takaful Malaysia No.4, Jalan Sultan Sulaiman, 50000, Kuala Lumpur Tel : 603-2272 2811 Fax : 603-2272 1577 Website : www.ofs.org.my
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