



Treat Customers Fairly Charter

At Bank Islam Malaysia Berhad, the Chairman, members of the Board, Shariah Supervisory Council and Senior Management and all its staff strive to treat our customers fairly, in line with Shariah principles by providing products and services that are competitive within the industry. This is based on our core values of **"Think Customer, Act with Integrity, Advance Beyond and Take Charge"** (TAAT).

This Charter serves to provide the standards of fairness that we embrace, to protect the interests and financial well-being of our customers through the following:

1. Our Culture

- Being trustworthy, acting ethically and in a professional manner is part of our corporate culture to serve our customers better.

2. Fair terms Fair terms in our products and services

- Fair terms principles are our utmost priorities and are aligned to the way we do business.

3. Appropriate disclosure for decision making

- We provide clear, relevant and timely information on our financial services and products to our customers for prudent decision making. Our staff are also available to provide any assistance/ explanation in our services and products for customers.

4. Professionalism

- Our staff, representatives and agents will exercise professionalism when dealing with customers in line with our corporate values.

5. Customer Redress & Feedback

- We aim to ensure that customer complaints and feedbacks are timely and effectively handled in the spirit of fairness.