



Treat Customers Fairly Charter

At Bank Islam Malaysia Berhad, the Chairman, Board and Senior Management are committed to treat our customers fairly in line with Shariah principles and providing products and services that are appropriate with customers' needs. We want to build a long-lasting, strong relationship with our customers and delivering our promises in line with our core values of "**Think Customer, Act with Integrity, Advance Beyond and Take Charge**" (TAAT).

This Charter specifies our commitment to provide the highest standards of fairness, to protect the interests and financial well-being of our customers by applying these commitments:

1. We commit to embed fair dealing into our institution's corporate culture and core values

- We will understand our customers' needs and endeavour to provide only the appropriate solutions to suit our customers' needs
- We are committed to uphold and preserve the confidentiality of our customers' information;
- We undertake to train all customer facing staff to provide quality advice and recommendation;
- We undertake to take customers' feedback and complaints seriously and will use this platform to further elevate our services.
- We will set minimum standards on fair business practices in all dealings with our customers.

2. We commit to ensure that customers are provided with fair terms

- We will ensure that the key features, risks and terms of our products or agreements including fees commission or charges are fair, transparent, and clearly explained to customers;
- We will ensure that the terms and conditions that set out the respective rights, liabilities and obligations are clear and as far as possible in plain language;
- We will ensure that the terms and conditions in contracts or agreements are not altered without prior notification to customers or obtaining consent by customers where necessary.

3. We commit to ensure that customers are provided with clear, relevant and timely information on financial services and products

- We will provide customers with accurate, understandable, relevant and timely information in our product disclosure sheets, marketing collaterals, website or any other media communication to our customers;
- We will disclose the key product features, fees and charges, risks and benefits in a clear and concise manner;
- We will ensure critical terms are brought to customers' attention and clearly explained to the customers.
- We are also committed to continuously update all information and ensure disclosure of our products and services are, accurate and comprehensive. Therefore, we shall not engage in deceptive, misleading or false representations with regards to our products and services.

4. We commit to ensure that our staff, representatives and agents exercise due care, skill and diligence when dealing with customers

- We will conduct sales, advertising, marketing and promotions of our financial services and products with the highest ethics and integrity and will not mislead customers by making false or exaggerated claims;
- We will declare actual or potential conflicts of interest if any when promoting any of our products;
- We adopt the highest levels of integrity culture, to be in line with the **TAAT** principle;
- We will embed fair treatment of customers as part of our key performance indicators for staff remuneration.
- We are committed to provide customers with reasonable channels to submit claims, make complaints, seek redress, and should not impose unreasonable barriers on customers to switch banks.
- We are committed to provide reasonable access to basic banking services to the public, paying special attention to the needs of vulnerable groups.