

The Customer Service Charter (also referred to as Charter) was set up in 2011 with the intention to outline key commitments and service standards for all banks when providing service to customers. At AFFINBANK/AFFIN ISLAMIC Bank, we are steadfast towards creating and delivering excellent banking experience by putting our customers at the heart of everything we do. As reflected in this service charter, customers can expect to be greeted with utmost courtesy, professionalism, respect, efficiency and transparency at all times from all our bank personnel.

Commitment	Service Standards
We strive to help customer find the right product to suit his/her need/profile.	<ol style="list-style-type: none"> Knowledgeable staff is available to serve customer. 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 customer through various channels (i.e. Branch/Brochures/Contact Centre/Website). The bank conducts periodic customer satisfaction feedback/surveys to ensure that customer's needs are fulfilled.

Commitment	Service Standards
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 Centre/Website.</p> <ul style="list-style-type: none"> • Shariah contract applicable, fees, charges and relevant interest rates/profit rates and obligations in the use of a banking product or service. • Product related details (i.e. product disclosure sheets, terms and conditions) are shared at the point of sale.

We train our bank personnel to have adequate knowledge to advise and assist customers on banking products and services.	Sales personnel/Personal Financial Advisor/Relationship Manager knowledgeable about the bank's products and services.
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<p>We provide customers a personal service experience.</p>	<ol style="list-style-type: none"> a. First impressions <ul style="list-style-type: none"> • Acknowledge customer when customer walks in/approaches the bank counter. • Offer to assist the customer. b. Understand the customer's needs <ul style="list-style-type: none"> • Ask questions to understand what the customer wants. • Listen attentively to customer. c. Handle the queries/instructions <ul style="list-style-type: none"> • Provide options that meet customer's needs. • Use simple words and explanations with the customer. • Perform end-to-end follow up until customer's issue is resolved.
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Commitment	Service Standards
<p>We are easily accessible via various channels i.e. physically & virtually.</p>	<p>Customer is kept informed on the physical and virtual channels available to him/her, using the various modes of communication such as Branch/Brochures/Contact Centre 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 & self-service machines. • List of virtual channels which include contact centres <p>(03-8250 2222) and internet banking (www.afinbank.com.my, www.affinislamic.com.my, www.affinonline.com).</p>

<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 99% of the time measured by machines on a monthly basis. • Contact Centre (if any) - At least 80% calls are to be answered within 45 seconds. • Internet banking (service uptime/month) - 99%.
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<p>We inform customers on the various options for more convenient banking.</p>	<p>Share with the customer the various options for performing transactions through alternate channels, depending on the banks channel presence and where applicable. This can be done via any of the following means:</p> <ul style="list-style-type: none"> • Engagement by the bank personnel. • Signage to guide the customer. • Campaigns and brochures. • Corporate website.
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<p>We actively seek thoughts and suggestions on how banks can serve customers better.</p>	<p>Provide channels for customer to render feedback via:</p> <ul style="list-style-type: none"> • Corporate website/Internet banking (www.affinbank.com.my, www.affinislamic.com.my, www.affinonline.com). • Contact Centre (03-8230 2222). • Branches (customers will be notified of location of branches via bank's website): (www.affinbank.com.my/www.affinislamic.com.my). • Periodic Customer Satisfaction Surveys.
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Commitment	Service Standards
We will set a clear expectation on time taken for various services.	a. Information on time taken to deliver services to customer i.e. expected service standard is made available through various channels (i.e. Branch/Brochures/Contact Centre/Website).
We will serve customers promptly at our branch counter service.	<p><u>Customer Waiting Time:</u> Within 5 minutes.</p> <p><u>Customer Serving Time:</u></p> <ul style="list-style-type: none"> • Within 3 minutes for simple transactions e.g. single transaction, cash withdrawals. • Within 6 minutes for complex transactions e.g. Remittance/FD/TD-i Transaction.

We will efficiently attend to account applications at our branch counter service.

ACCOUNT APPLICATION TURNAROUND TIME
(From full documents and information received by the bank to decision on the application)

- Open Basic Savings Account/Basic Saving Account-i or Basic Current Account/Basic Current Account-i.
 - New Customer : **within 45 minutes.**
 - Existing Customer : **within 45 minutes.**
- Close Account Turnaround Time.
 - Basic Savings Account-i/Basic Current Account/Basic Current Account-i : **within 15 minutes.**

Note: This does not take into account onboarding process - banks have their own onboarding process/introduction to banks' products and services.

ISSUANCE OF ATM OR DEBIT CARD/DEBIT CARD-I

- Within **same business day** of opening savings account/saving account-i.

We will efficiently attend to banking transactions.

EXECUTING A FOREIGN CURRENCY REMITTANCE
(Refer to our corporate website (www.affinbank.com.my, www.affinislamic.com.my) for the currencies used)

a. Inward - depending on the cut off time.

- Before cut off time : credited on the same day.
- After cut off time : credited on next working day.

b. Outward - processing time depending on the cut off time.

- Before cut off time : processed on the same day.
- After cut off time : processed on next working day.

Note: The date of receiving funds subject to completeness of information and extent of checks/due diligence performed by individual banks.

We will efficiently attend to product applications.	PRODUCT APPLICATION TURNAROUND TIME	
	<i>(From full documents and information received by the bank to decision on the application).</i>	
	• Credit Card/Credit Card-i Application	: Within 3 working days.
	• Hire Purchase/Hire Purchase-i Application	: Within 2 working days.
	• Mortgage Loan/Financing Application (Individual)	: Within 4 working days.
	• Loan/Financing Application (Small and Medium Enterprise - SME)	: Within 3 weeks.

<p>We will follow through and provide the requisite updates to customer's queries.</p>	<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 date of 1st call. Where enquiry is complex, the bank will provide a reasonable timeframe and keep the customer updated accordingly. <p>b. Written (Email, fax, letter, social media)</p> <ul style="list-style-type: none"> For email. <ul style="list-style-type: none"> Provide acknowledgement response automatically/within 24 hours (if the email is addressed to yourvoice@affinbank.com.my). Respond within 2 working days from date of receipt of enquiry if enquiry is not complex. For letter or fax. <ul style="list-style-type: none"> Provide acknowledgement response within 1 working day. Respond within 2 working days from date of receipt of enquiry if enquiry is not complex. For social media (where applicable). <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 2 working days from date of receipt of enquiry if enquiry is not complex. <p><i>Note: Where enquiry is complex, bank will provide a reasonable timeframe and keep the customer updated accordingly.</i></p> <p>c. Counter</p> <ul style="list-style-type: none"> Where no follow up is required, bank will endeavour to provide first touch point resolution immediately. Where follow up is required - within 3 working days from date of 1st visit. Where enquiry is complex, bank will provide a reasonable timeframe and keep customer updated accordingly.
<p>We will address customer's complaints/issues consistently and promptly.</p>	<p>a. Acknowledge customer's complaints/issues within 24 hours of a working day.</p> <p>b. Communicate clearly on the complaint/issue.</p> <p>c. Address the complaint/issue in an equitable, objective and timely manner by informing customer on bank's decision no later than 10 working days from the date of the receipt of the complaint.</p> <p>d. Keep customer updated if unable to address issues within the stipulated timeframe.</p> <p>e. Provide information on escalation to higher alternative avenues if the queries are not to the customer's satisfaction at first instance.</p> <p><i>Note: Complaints management is governed by the guidelines spelt out by Bank Negara Malaysia (BNM).</i></p>

If you are not satisfied with the outcome of your complaint or how it was handled, you may refer the matter to either of the following bodies who will help settle the dispute.

The Association of Banks in Malaysia
34 Floor, UBN Tower
10 Jalan P Ramlee
50250 Kuala Lumpur

Association of Islamic Banking Institutions Malaysia
4 Floor, Menara Bumiputra
21 Jalan Melaka
50100 Kuala Lumpur

Laman Informasi Nasihat dan Khidmat (LINK)
Ground Floor, Block D Bank Negara Malaysia
Jalan Dato' Onn 50480 Kuala Lumpur

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



AFFIN ISLAMIC

always about **you**