



PUBLIC BANK BERHAD

(6463-H)

PUBLIC ISLAMIC BANK BERHAD

(14328-V)

Customer Service Charter

Issue date: 22/11/2011

Introduction

The Customer Service Charter sets out our commitment to deliver a high standard of customer service. It outlines the type of service we aim to provide, how to contact us and give us feedback, particularly if anything goes wrong and how you can assist us to better serve you.

Key Commitments

We will continuously work towards improving the standards of service and our bank's relationship with you will be guided by the following key principles:

a. Accountability

- i) All our products and services comply with relevant laws and regulations of Malaysia.
- ii) We will explain and help you understand the financial benefits of our products and services that you are interested in, how they work and the risks involved.

b. Fairness

- i) We will act fairly and reasonably towards you in a consistent and ethical manner.
- ii) We will establish a clear set of procedures to ensure that any dispute between us will be resolved fairly and quickly. For more details on our complaints procedure, please visit [www.pbebank.com/
www.publicislamicbank.com](http://www.pbebank.com/www.publicislamicbank.com). We will tell you how to make your complaint as well as our procedures for handling them fairly and quickly.
- iii) We will as far as possible not discriminate against age or gender and will make available products and services on the same terms as for other customers.

c. Privacy

- i) We will treat all your personal information as private and confidential and ensure the safety and security of the usage of your information. Your personal information will not be revealed unless otherwise authorised by you or required by law to do so.
- ii) We will not use your personal information for our own marketing purposes if you inform us that you object to this practice.
- iii) We will comply at all times with the provisions of the Personal Data Protection Act 2010.

d. Reliability

- i) We will co-operate as an industry so that you enjoy secure and reliable banking and payment systems you can trust.

e. Transparency

- i) We will provide you with clear, relevant and timely information to help you make an informed decision about our products and services. Where applicable, a set of Terms and Conditions relating to each banking product or service will be made readily available to you with all the fees, charges, penalties and relevant interest/profit rates, your liabilities and obligations in the use of a banking product or service highlighted.
- ii) We will inform you, through various channels (e.g. over the internet, by telephone, e-mail or at our branches) of available products and services. You can contact your bank for information or provide feedback through these channels.
- iii) We will exercise care to provide you with a balanced view of benefits and risks of investment products, explain critical terms to you, ensure the investment product is suitable for your needs and financial circumstances.

If you have enquiries, concerns or comments please call, write, e-mail or fax us at:-

Bank's Name : Public Bank Berhad / Public Islamic Bank Berhad
Address : 13th Floor, Customer Services Department
146, Jalan Ampang, 50450 Kuala Lumpur
Tel : 1-800-22-5555
Fax : 03-21646670
Email : customerservice@publicbank.com.my

OR

Call ABMConnect: 1-300-88-9980 (toll free number) or
Log on to eABMConnect <http://www.abm.org.my>

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

Fax : 03-2078 8004

2) Association of Islamic Banking Institutions Malaysia
 Level 4, Menara Bumiputra
 Bank Muamalat Malaysia Berhad
 21 Jalan Melaka
 50100 Kuala Lumpur

Please e-mail to admin@aibim.com

Standards of Service

As we work towards improving our standards of service, we aim to provide our service efficiently and effectively. To this end, we have set out below the time frames within which you can expect us to deliver the respective services.

I. We are committed to making banking easy.		
		Target/Goal
1.	Aim to serve the majority of customers promptly in all our branches.	Within 2 minutes.
2.	Aim to provide you with friendly and helpful service whenever you deal with us.	Aim to get 3 out of 10 customers to rate bank's service.
3.	Help you to make the right choices for your money and you.	We have a qualified staff to provide advice when required.
4.	Aim to answer your call promptly when you call us at any of our branches or call centres.	Within 3rd ring.
5.	Aim to open a basic savings account promptly.	Within 8 minutes.
6.	Aim to open a basic current account promptly.	Within 10 minutes.
7.	Issue you with a cheque book promptly.	Within 2 business days of opening current account or within 2 business days of the bank receiving your application for a new cheque book.
8.	Issue ATM card promptly.	Within the same day (business days) of opening the savings account or current account.
9.	Clear cheques promptly.	Local cheques - Within 2 business days.
10.	To help customers manage their accounts, provide loan/financing statements.	For personal financing - on a half yearly basis/at your specific request. For home financing – on a yearly basis/at your specific request.

11.	Issue demand drafts (local and foreign currency) promptly.	Within 5 minutes.
12.	Execute foreign currency remittances.	By 4:00 p.m. of value date
13.	Close current/savings account.	Within 10/5** minutes. **10 minutes for current account 5 minutes for savings account
II. We are committed to helping when you need us.		
1.	Aim to answer your call promptly when you call us at our call centres or any of our branches.	Within 3rd ring.
2.	Aim to resolve counter enquiries promptly.	Where no follow up is required, within 1 st visit. Where follow up is required within, 1 day of 1 st visit. Where the enquiry is complex, provide a time frame within which a response can be made. (Within 10 days)
3.	Aim to resolve phone enquiries promptly.	Where no follow up is required, within 1 st call. Where follow up is required, between 24 hours of 1 st call. Where the enquiry is complex, escalate it to an officer who can deal with the enquiry. If the enquiry cannot be satisfactorily dealt with, then the officer must provide a time frame within which the response can be made. (Within 10 days)
4.	Respond to written enquiries promptly.	Respond to acknowledge receipt of written enquiries within 24 hours/business days. Respond within 10 days from date of receipt of enquiry if the enquiry is not complex. Where the enquiry is complex, provide a time frame within which the response can be made. A letter will be extended to the customers to seek for extension of time.

5.	Help you quickly if your ATM card, credit card or debit card is lost or stolen.	Your replacement card will be issued as follows: ATM card – within 1 business day Credit card – within 1 business day Debit card – within 1 business day
III. We are committed to listening.		
1.	Resolve customer complaints fairly, consistently and promptly.	Aim for 100% of customers to be satisfied with the way their complaint has been handled.
2.	Actively seek your thoughts and suggestions on how we can better serve you.	Customers are able to provide their feedback/suggestions through our website and feedback form available at our branches.
IV. We are committed to processing your application quickly.		
1.	Credit card / debit card application	Within 3 working days of all required documents and information having been received by the bank.
2.	Hire purchase application	Within 2 to 6 working days of all required documents and information having been received by the bank.
3.	Loan/Financing application	Within 14 to 30 working days (depending on size of loans/financing) of all required documents and information having been received by the bank.

The Customer Service Charter outlines the standards of service you can expect in your dealings with us. We recognise that there will always be room for improvements, and as we establish new and better ways of working, we will formalize processes and procedures and include them here in our Customer Service Charter. This Customer Service Charter is for information purposes only and is not intended to, and does **not**, create any legally binding rights or obligations.

Additional avenues of resolving disputes

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.

1. BNMLINK – a complaint resolution arm of Bank Negara Malaysia

Call BNMTELELINK : 1-300-88-5465 (LINK) (toll free number) or
E-mail to bnmtelelink@bnm.gov.my

Laman Informasi Nasihat dan Khidmat (LINK)
Tingkat Bawah, Blok D
Bank Negara Malaysia
Peti Surat 10922
50929 Kuala Lumpur
Fax :03-2174 1515

Website : <http://www.bnm.gov.my/bnmlink>

2. ABMConnect – an avenue set up by The Association of Banks in Malaysia to handle public enquiries and complaints on banking matters

Call : 1-300-88-9980 (toll free number) or
Log on to eABMConnect <http://www.abm.org.my>

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

Fax : 03-2078 8004

3. Financial Mediation Bureau – an independent body set up to help settle disputes between financial service providers who are its members and the public.

Call : 03-2272 2811 or
Log on to <http://www.fmb.org.my> or
E-mail to enquiry@fmb.org.my

Financial Mediation Bureau
Level 25
Dataran Kewangan Darul Takaful
No. 4 Jalan Sultan Sulaiman
50000 Kuala Lumpur
Fax : 03-2274 5752

- 4) AIBIM – information channel on Islamic Banking

Please e-mail to admin@aibim.com

Association of Islamic Banking Institutions Malaysia
Level 4, Menara Bumiputra
Bank Muamalat Malaysia Berhad
21 Jalan Melaka
50100 Kuala Lumpur