



ICBC

中国工商银行

马来西亚有限公司

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MALAYSIA) BERHAD

(8398369-M)

Customer Service Charter

Issue date: 22 September 2011

Introduction

The Customer Service Charter sets out our commitment to delivering 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. *Please do not hesitate to talk to our officer for more details on our complaints procedure. 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 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 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 : Industrial and Commercial Bank of China (Malaysia) Berhad
Address : Ground Floor, Wisma Equity, No. 150 Jalan Ampang, 50450 Kuala Lumpur
Tel : 03-23808666
Fax : 03-23808668
Email : customerservice@icbcmalaysia.com.my

OR

Call *ABMConnect*: 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

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 5 minutes.
2.	Aim to provide you with friendly and helpful service whenever you deal with us.	Aim to get 10 out of 10 customers to rate bank's service. Aim to get 90% of very satisfied / satisfied rate
3.	Help you to make the right choices for your money and you.	Get all customers to rate the help given. Aim to get 90% of very satisfied / satisfied rate
4.	Aim to answer your call promptly when you call us at any of our branches or call centres.	Within 3 rings.
5.	Aim to open a basic savings account promptly.	Within 10 minutes of all required documents and information having been received by the bank.
6.	Aim to open a basic current account promptly.	Within 10 minutes of all required documents and information having been received by the bank.
7.	Issue you with a cheque book promptly.	Within 3 working days of opening current account; or Within 3 working days of the bank receiving your application for a new cheque book.
8.	Issue ATM card promptly.	Within 1 working day of opening savings account or current account.
9.	Clear cheques promptly.	Within 1 working day.
10.	To help customers manage their accounts, provide loan statements.	For personal financing - on a half-yearly basis/within 3 working days from the

		receipt of your specific request For home financing – on a semi annual basis / within 3 working days from the receipt of your specific request.
11.	Issue demand drafts (local and foreign currency) promptly.	Within 5 minutes.
12.	Execute foreign currency remittances.	Within 10 minutes.
13.	Close current/savings account.	Within 10 minutes.
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 3 rings.
2.	Aim to resolve counter enquiries promptly.	Where no follow up is required, within 1 st visit. Where follow up is required, by next working day. Where enquiry is complex, escalation to officers who can deal with the enquiry will be made immediately. If the enquiry cannot be satisfactorily dealt with, the customer will be notified of the response within the next 5 working days or such other time frame provided by the officers.
3.	Aim to resolve phone enquiries promptly.	Where no follow up is required, within 1 st call. Where follow up is required, by next working day. Where enquiry is complex, escalation to officers who can deal with the enquiry will be made immediately. If the enquiry cannot be satisfactorily dealt with, the customer will be notified of the response within the next 5 working days or such other time frame provided by the officers.
4.	Respond to written enquiries promptly.	Respond to acknowledge receipt of written enquiries within 1 hour.

		Respond within the same day from date of receipt of enquiry if enquiry is not complex. Where enquiry is complex, escalation to officers who can deal with the enquiry will be made immediately. If the enquiry cannot be satisfactorily dealt with, the customer will be notified of the response within the next 5 working days from the date of receipt of enquiry) or such other time frame provided by the officers.
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 working day Credit card – within 10 working days Debit card – within 1 working day
III. We are committed to listening.		
1.	Resolve customer complaints fairly, consistently and promptly.	Aim for 90% 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.	Get customer to complete and submit feedback forms.
IV. We are committed to processing your application quickly.*		
1.	Credit card / debit card application	Within 14 working days of all required documents and information having been received by the bank.
2.	Loan application	Within 14 working days of all required documents and information having been received by the bank.

* Member banks are to consider this in the light of the products offered.

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 : 1-300-88-5464 (LINK) (toll free number) or

E-mail to bnmtelelink@bnm.gov.my

Laman Informasi Nasihat dan Khidmat (LINK)
Tingkat Bawah, Blok C
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 4
Jalan Sulaiman
50000 Kuala Lumpur

Fax : 03-2274 5752