KEMENTERIAN PEMBANGUNAN USAHAWAN DAN KOPERASI

BANKRAKYAT
Your Bank of Choice

CUSTOMER SERVICE CHARTER

PERBANKAN ISLAM
MALAYSIA MADANI
DKN 2030
Dasar Keusahawanan Nasional

The Customer Service Charter ("Charter") was established in 2011 with the intention of outlining key commitments and service standards for all banks when providing services to customers. This Charter sets out our commitment to deliver a high standard of customer service. This includes the types of services we provide, how to contact us, avenues for feedback on our products and services and the initiatives we undertake to serve you better.

PILLAR 1 Know Your Customer

PILLAR 2 Timely and Efficient Service

PILLAR 3 Transparent and Personable Service

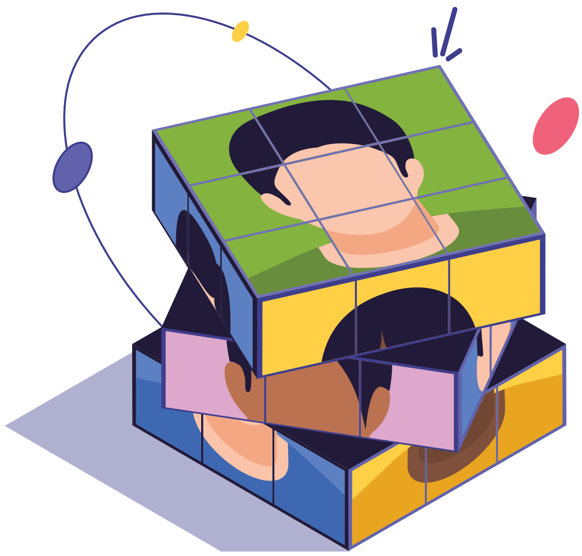
PILLAR 4 Banking Made Accessible

PILLAR 1

Know Your Customer

Understand the customer profile that enables the bank to:

- Anticipate the customer's needs and preferences.
- Offer products and services tailored to the customer's needs.



Expected Outcome

BUILD TRUST

Commitment	Service Standards
1.1 We strive to help customers find the right product that suits their needs and profile.	a. Experienced officers are available to assist customers. b. Customer information is gathered during the account opening process, which may involve completing banking forms and submitting for supporting documents. c. Information on product features and fees are made available to customers through various channels (i.e. branches, brochures, Contact Centre or the Bank's website). d. The bank conducts periodic customer satisfaction surveys to ensure that customer's needs are fulfilled.

PILLAR 2

Timely and Efficient Service

Deliver seamless basic or general banking services where customers are aware of:

- The time required.
- Broadly, the steps involved in executing their instructions.

Service Level Target: 80% of the customers are served within the expected service level.

Expected Outcome

BEING RELIABLE

Commitment	Service Standards
2.1 We will set a clear expectation on time taken for various services.	Information on time taken to deliver services to customer (i.e. expected service standard) is made available through various channels (i.e. branches, brochures, Contact Centre or Bank's website).
2.2 We will serve customers promptly at branch counters.	**Customer Waiting Time** 10 minutes. **Customer Serving Time** • Five (5) minutes for simple transactions (e.g. single transaction, cash withdrawals). • 20 minutes for complex transactions (e.g. Remittance, Fixed Deposit-i (FD) or Term Deposit-i (TD).
2.3 We will efficiently attend to account applications at branch counters.	**Account Application Turnaround Time** (From receipt of complete documents and information). **a. Opening of Savings Account-i** •New Customers: 45 minutes. •Existing Customers: 45 minutes. **b. Opening of Current Account-i (Electronic Current Account-i)** •New Customers: 45 minutes. •Existing Customers: 45 minutes. **c. Account Closure Turnaround Time** • Savings Account-i: 10 minutes. • Current Account-i (Electronic Current Account-i): 20 minutes. Note: This does not take into account the onboarding process. Banks may have their own onboarding process or introduction to the banks' products and services. **Issuance of ATM or Debit Card** Same business day of savings account opening.

<table>
<tr><th>Commitment</th><th>Service Standards</th></tr>
<tr><td>2.4 We will efficiently attend to banking transactions.</td><td>Executing Foreign Currency Remittance
Please refer to the iRakyat internet banking website (www.irakyat.com.my), and branch tellers for available currencies and rates under remittance.
a. Inward – upon complete payment details.
• Before 12.00 p.m.: Credited on the same day.
• After 12.00 p.m.: Credited on next working day.
b. Outward – processing time: 1.00 p.m.
• Before 1.00 p.m.: Processed on the same day.
• After 1.00 p.m.: Processed on the next working day.

Note: Receipt date depends on completeness of information and extent of checks or due diligence performed by individual banks.</td></tr>
<tr><td>2.5 We will efficiently attend to product applications.</td><td>Product Application Turnaround Time
(From complete documents and information received by the Bank)
a. Credit Card-i Application: Within three (3) working days + time taken to post the card.
b. Hire Purchase-i Application: Within two (2) working days.
c. Home Financing-i Application (individual): Within five (5) working days.
d. Financing Application (Small and Medium Enterprise-SME): Within three (3) weeks.
e. Financing Application (Personal Financing-i): Three (3) working days.
f. Pawn Broking-i: Within 20 minutes for one transaction.
(subject to the number of pawned items and gold carat test)
g. Micro Financing-i:
• Approval of Applications: Within 6 working days.
• Disbursement of Approved Application: Within 4 working days from the date of customers' acceptance of the Letter of Offer.</td></tr>
<tr><td>2.6 We will follow through and provide the requisite updates to customer's queries.</td><td>a. Phone
• Where no follow-up is required – Immediate such as first call resolution.
• Where follow-up is required – Within three (3) working days from the date of the first call.
• Where the enquiry is complex, the Bank will provide a reasonable timeframe and keep the customer updated accordingly.

b. Written (Email, Fax, Letter and Social Media)
• For email
i. Provide acknowledgement response automatically within 24 hours if the email is addressed to telerakyat@bankrakyat.com.my).
ii. Respond within three working days from the date of receipt of enquiry if the enquiry is not complex.
• For letter or fax
i. Provide a timeframe and keep the customer updated upon receipt.
• For social media
i. Respond within three working days from date of receipt of enquiry if enquiry is not complex.
Note: Where enquiry is complex, the Bank will provide a reasonable timeframe and keep the customer updated accordingly.

c. Counter
• Where no follow-up is required, the Bank will endeavor to provide first touch point resolution immediately.
• Where follow-up is required – within three (3) working days from the date of first visit.
• Where enquiry is complex, the Bank will provide a reasonable timeframe and keep the customer updated accordingly.</td></tr>
<tr><td>2.7 We will address customer's complaints or issues consistently and promptly.</td><td>a. Acknowledge customers' complaints or issues within one working day.
b. Communicate clearly regarding the complaint or issue.
c. Address the complaint or issue in an equitable, objective and timely manner by informing the customer of the Bank's decision minimum of five working days from the date of receipt of the complaint.
d. Keep customers updated if unable to address the issues within the stipulated timeframe.
e. Provide information on escalation to alternative higher avenues if the queries are not resolved to the customer's satisfaction in the first instance.

Note: Complaints management is governed by the guidelines set out by Bank Negara Malaysia (BNM) and banks shall operate accordingly.</td></tr>
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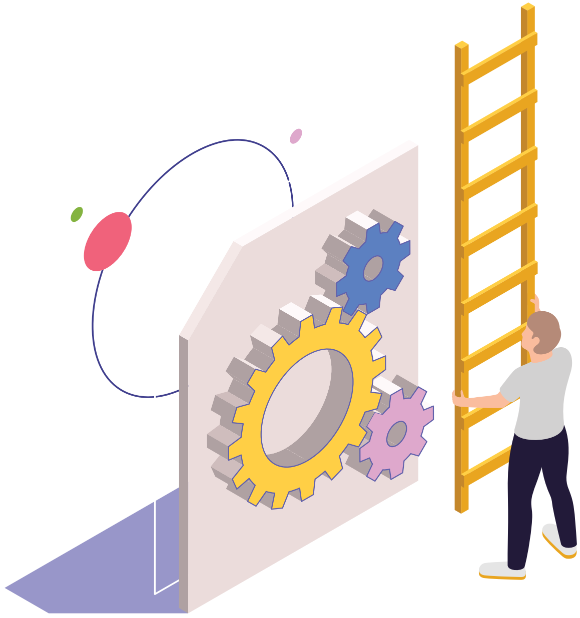
PILLAR 3

Transparent and Personable Service

Strive to deliver the best customer experience:

- Provide customers with access to products and services-related information.
- Is assisted by competent and knowledgeable officers who are committed to deliver the best service.



Expected Outcome

BETTER ENGAGEMENT

Commitment	Service Standards
3.1 We are open and transparent in our dealings.	The following information is made available through any of the various channels of communication such as branches, brochures, Contact Centre or Bank's website: a. Shariah contract applicable, fees, charges, late payment charges and relevant profit rates and obligations in the use of a banking product or service. b. Product related details (i.e. product disclosure sheets, terms and conditions) are shared at the point of sale.
3.2 We train our Bank officers to have adequate knowledge to provide advice and assistance to customers on banking products and services.	Sales Officer, Personal Financial Advisor or Relationship Manager are knowledgeable about the Bank's products and services.
3.3 We provide customers with a personable service experience.	**a. First Impressions** • Acknowledge customer when they walk in or approach the Bank counter. • Offer to assist the customer. **b. Understand the customer's needs** • Ask questions to understand what the customer wants. • Listen attentively to the customer. **c. Handle the queries or instructions** • Provide options that meet customer's needs. • Use simple words and explanation with the customer. • Perform end-to-end follow-up until the customer's issue is resolved.

PILLAR 4

Banking Made Accessible

Offer an engagement model that makes customers aware of:
• Multi-channel options.
• Convenient access to a wide range of banking channels.

Expected Outcome

PROVIDE CONVENIENCE OF BANKING FOR CUSTOMER'S PEACE OF MIND

Commitment	Service Standards
4.1 We are easily accessible via various channels i.e. physically and virtually.	Customers are kept informed of the physical and virtual channels available to them through various modes of communication such as branches, brochures, Contact Centre or Bank's website. Specifically, the customer has access to the following: • List of physical channels: Branches and self-service machines. • List of virtual channels: Contact Centre (1-300-80-5454) and internet banking iRakyat (www.irakyat.com.my). • Social Media: I. Instagram - @myBankRakyat II. Facebook - @myBANKRAKYAT III. X - @myBankRakyat IV. Tiktok - @mybankrakyat V. Threads-@mybankrakyat Note: Channel availability may vary from bank to bank and customers will be informed accordingly.
4.2 We provide customers with efficient services via our virtual platforms outside of normal banking hours.	Strive to ensure that our virtual channels meet the following target service levels:- • Self-service terminal (monthly service uptime) – At least 95% of the time measured by machines on a monthly basis. • Contact Centre (if applicable) – At least 80% calls answered within 45 seconds. • Internet banking (monthly service uptime) - 98%.
4.3 We inform customers on the various options for more convenient banking.	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: • Engagement by the Bank Officer. • Signage to guide the customer. • Campaigns and brochures. • Corporate website. • iRakyat. • Social media.

Commitment	Service Standards
4.4 We actively seek thoughts and suggestions on how the Bank can serve customers better.	Provide channels for customers to render feedback via: • Corporate website and Internet banking (www.bankrakyat.com.my/enquiries-feedback). • Contact Centre. Bank Rakyat Tower 1, Menara Kembar Bank Rakyat, No.33, Jalan Rakyat, KL Sentral, 50470 Kuala Lumpur. Telephone: 1-300-80-5454 • Social Media: I. Instagram - @mybankrakyat II. Facebook – @myBANKRAKYAT III. X - @myBankRakyat IV. Tiktok - @mybankrakyat V. Threads-@mybankrakyat • Branch (branch location is made available on the Bank's website). • Periodic customer satisfaction surveys.

Other channels for the resolution of disputes.

If you are dissatisfied with the results or the manner in which your complaint is handled, you may refer to any of the following:

a. BNMLINK

BNMLINK Webpage: **bnm.gov.my/BNMLINK**

4th Floor, Podium Bangunan AICB,
No. 10, Jalan Dato' Onn,
50480 Kuala Lumpur.

Tel: 1-300-88-5465 (LINK)
Fax: 03-2174 1515

b. Financial Markets Ombudsman Service (FMOS) (Formerly known as Ombudsman for Financial Services)

Level 14, Main Block,
Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur.

Tel: 03-2272 2811
Website: www.fmos.org.my

c. Association of Development Finance Institutions of Malaysia (ADFIM)

Level 10, Menara SME Bank,
Jalan Sultan Ismail,
50774 Kuala Lumpur.

Tel: 03-2694 9871
Fax: 03-2694 1673
Website: www.adfim.com.my