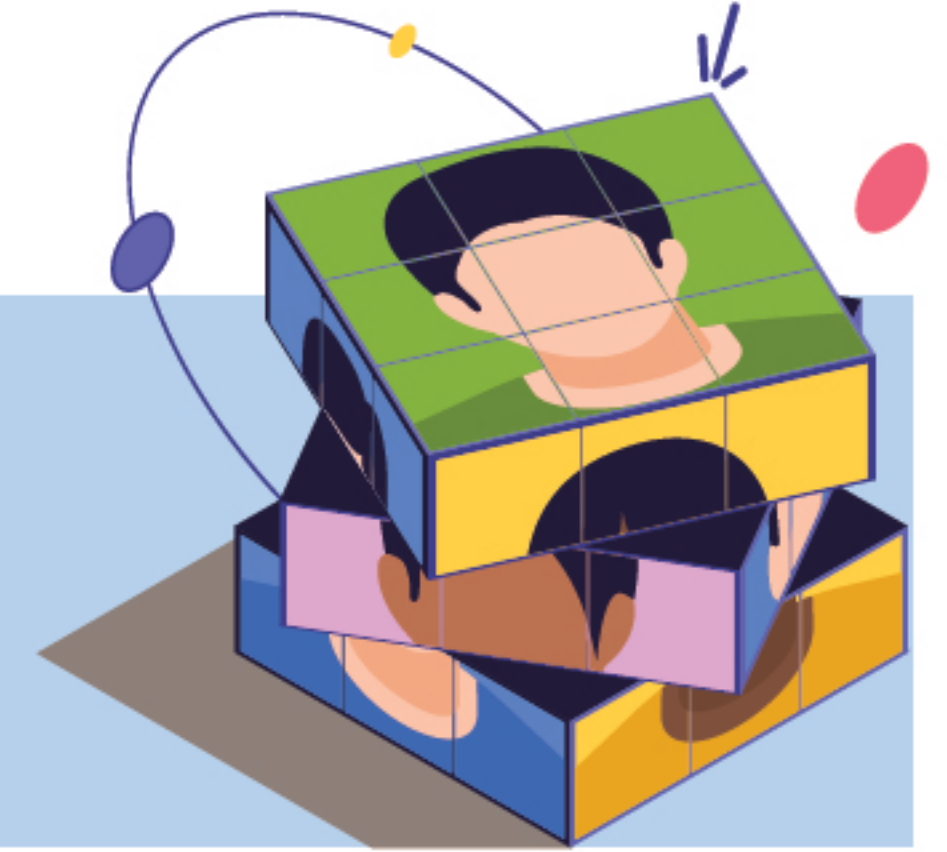




At Bank Rakyat, we prioritize fair treatment of our customers, including vulnerable customers. Our goal is to build lasting, beneficial relationships with our customers. This Charter specifies our commitment to providing a high standard of fairness in our dealings to protect the interests and financial well-being of our customers.



Fair Business Practices

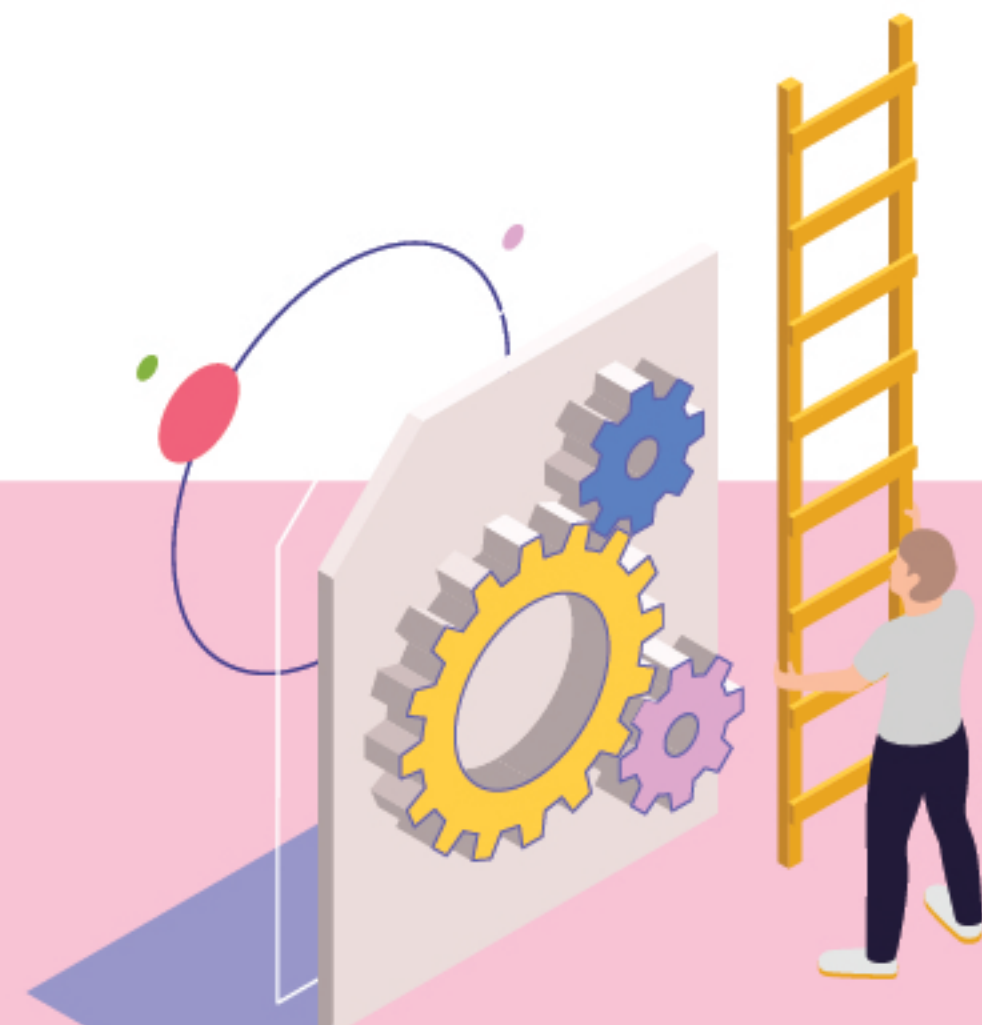
- We will set minimum standards for fair business practices in all dealings with our customers. This includes providing financial services or products suitable to our customers' financial circumstances and preserving the confidentiality of our customers' information.
- We will assess the needs of our customer base and target market, implementing appropriate policies to ensure fair and equitable treatment for all customers.
- We will train our staff, representative and agents on the desired conduct and behavior to deliver fair outcomes to customers.
- We will take customers' feedback seriously and provide immediate constructive feedback to our staff.



Transparent Terms

- We will ensure that the terms in our contracts and agreements are fair, transparent and well communicated to customers.
- We will ensure that the terms and conditions which set out respective rights, liabilities and obligations are outlined clearly and in plain language.
- We will ensure that the terms and conditions in contracts and agreements are not altered without prior notification to customers and are Shariah compliant at all times.

Clear, Relevant and Timely Information



- To provide customers with relevant and timely information through a product disclosure sheet.
- We will disclose 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 explained to customers.
- We will provide clear, relevant and comprehensive advice or recommendations that considers our customers financial objectives, needs, circumstances, financial situation and risk appetite.



Exercise Due Care, Skill and Diligence

- We will conduct sales, marketing and advertising of our financial services and products with integrity and will not make false or exaggerated claims.
- Avoid and clearly disclose actual or potential conflicts of interest.
- We will ensure that key performance indicators related to fair treatment of customers are part of staff remuneration.
- We will handle customers complaint fairly and provide clear redress options should customers decide to further escalate their complaints.
- Continuously monitor and evaluate complaint trends to improve our services.