



SUMITOMO MITSUI
BANKING CORPORATION
MALAYSIA BERHAD

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Company No: 201001042446 (926374-U)

Customer Service Charter

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. *For more details on our complaints procedure, please visit www.smbc.co.jp/global/malaysia/index.html. 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

- a. 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.
- b. 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.
- c. 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 : Sumitomo Mitsui Banking Corporation Malaysia Berhad
Address : Suite 22-03, Level 22, Integra Tower, The Intermark
348, Jalan Tun Razak, 50400 Kuala Lumpur
Tel : 03-2176 1500 (General Enquiries) / 03-2168 1210 (Complaints)
Fax : 03-2165 1599
Email : GeneralEnquiries@my.smbc.co.jp / complaintsunit@my.smbc.co.jp

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
A-11-1, AICB Building
No. 10 Jalan Dato' Onn
50480 Kuala Lumpur

Tel: 03-2202 7223

Service Standards

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.

1.0 Pillar 1 – Know Your Customer		
	Commitment	Service Standards
1.1	Aim to serve the majority of customers promptly.	<ul style="list-style-type: none"> a. Knowledgeable staff is available to serve customer. b. 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. c. Information on fees for the various products and services is available to customer through various channels such as banking hall/bank’s website www.smbc.co.jp/global/malaysia/index.html .
2.0 Pillar 2 – Timely & Efficient Service		
	Commitment	Service Standards
2.1	We will efficiently attend to banking transactions.	<p>Executing a foreign currency remittance</p> <ul style="list-style-type: none"> • Depending on the respective foreign currency cut-off time. If customer sent in the application before the cut-off time, remittance will be processed on the same day. • Currencies, not limited to; AUD, CNY, JPY, IDR, SGD, HKD, SEK, THB, EUR, GBP, MYR, and USD. <ul style="list-style-type: none"> a. Inward – depending on the cut off time. <ul style="list-style-type: none"> • 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. <ul style="list-style-type: none"> • Before cut off time: processed on the same day. • After cut off time: processed on next working day. <p><i>Note: The date of receiving funds subject to completeness of information and extent of checks/due diligence performed by the Bank.</i></p>
2.2	We will follow through and provide the requisite updates to customer’s queries.	<ul style="list-style-type: none"> a. Phone <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, bank will provide a reasonable timeframe and keep the customer updated accordingly. b. Written (Email, fax, letter) <ul style="list-style-type: none"> • For e-mail <ul style="list-style-type: none"> i. Provide acknowledgement response automatically/within

		<p>24 hours (if the email is addressed to GeneralEnquiries@my.smbc.co.jp)</p> <p>ii. Respond within 3 working days from date of receipt of enquiry if enquiry is not complex.</p> <ul style="list-style-type: none"> • For letter or fax <ul style="list-style-type: none"> i. Provide timeframe and keep customer updated upon receipt. <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 endeavor to provide first touch point resolution immediately. • Where follow up is required – within 3 working days from date of 1st visit. <p>Where enquiry is complex, bank will provide a reasonable timeframe and keep the customer updated accordingly.</p>
2.3	We will address customer's complaints/issues consistently and promptly.	<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 14 calendar 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) and banks will operate accordingly.</i></p>
3.0 Pillar 3 – Transparent & Personable Service		
	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 the banking hall/bank's website; fees, charges, penalties and relevant interest rates.
3.2	We train our bank personnel to have adequate knowledge to advise and assist customers on banking products and services.	Relationship Manager is knowledgeable about the bank's products and services.
3.3	We provide customers a personable service experience.	<p>a. First Impressions</p> <ul style="list-style-type: none"> • Acknowledge customer when customer walks in/approaches the bank counter.

		<ul style="list-style-type: none"> • Offer to assist the customer. <p>b. Understand the customer’s needs</p> <ul style="list-style-type: none"> • Ask questions to understand what the customer wants. • Listen attentively to customer. <p>c. Handle the queries/instructions</p> <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.
4.0 Pillar 4 – Banking Made Accessible		
	Commitment	Service Standards
4.1	We are easily accessible via various channels, i.e. physically & virtually.	Customer is being informed on the physical and virtual channels available to him/her, using the various modes of communication such as banking hall/bank’s website. Specifically, the customer has access to the following; include phone, facsimile and email.
4.2	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 through engagement by the bank personnel.
4.3	We actively seek thoughts and suggestions on how banks can serve customers better.	Provide channels for customer to render feedback via: <ul style="list-style-type: none"> • Corporate website www.smbc.co.jp/global/malaysia/index.html. • Phone, facsimile and email. <p><i>BNM and Ombudsman for Financial Services (OFS) details are included as alternate avenues.</i></p>

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
A-11-1, AICB Building
No. 10 Jalan Dato' Onn
50480 Kuala Lumpur

Tel: 03-2202 7223

3. Ombudsman for Financial Services – 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.ofs.org.my> or
Email to enquiry@ofs.org.my

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

Fax: 03-2272 1577