
Customer Service Charter

Introduction

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 formalise 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.

Key Principles

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) Our products and services comply with the relevant laws and regulations of Malaysia.
- ii) We will endeavour to explain and help you understand the financial benefits of our products and services, 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

http://www.hsbc.com.my/1/PA_ES_Content_Mgmt/content/website/pdf/common/complaints.pdf

c. Reliability

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

d. Transparency

- i) We will provide clear, relevant and timely information to help you make informed decisions about our products and services. Where applicable, the relevant documentations including 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, their respective 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.

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

Bank's Name : **HSBC Bank Malaysia Berhad**
Address : **Customer Experience Team No 2 Leboh Ampang 50100 Kuala Lumpur Malaysia**
Tel : **03 – 2075 6235**
Fax : **03 – 2179 1111**
Email : **complaints@hsbc.com.my**

OR

Call *ABMConnect* : 1-300-88-9980

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 will endeavour 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.		
1.	Serve the majority of customers promptly at all our branches.	We will endeavour to serve within 15 minutes at our branches *. <i>* However there maybe certain peak periods whereby the wait time may extend beyond 15 minutes.</i>
2.	Provide you with friendly and helpful service.	We will endeavour to provide updated, comprehensive and courteous service through our various service channels.
3.	Answer calls made at our call centre.	Instant response by our Automated Voice Response (AVR) for enquiries. When request to speak to a Telebanker, we will endeavour to answer calls within 1 minute *. <i>* However there maybe certain peak periods whereby the wait time may extend beyond 1 minute.</i>
4.	Open basic savings or basic current account.	For new to bank account opening, we will endeavour to open the account within 30 minutes, depending if all required documents and information are received by the bank *. <i>* However this may not apply for joint accounts.</i>
5.	Cheque book issuance (applicable for current account only)	a) Cheque books will be received immediately upon opening current account or not later than 3 business days of opening current account; or b) New cheque book request submitted to bank, cheque book will be mailed not later than 3 business days.
6.	ATM card issuance.	ATM card will be made available within the same business day of opening savings account or current account.
7.	Cheque clearance.	For local cheques received before 4pm on a business day for clearing, the funds will be made available by 10pm on the next business day.
8.	Help customers manage their accounts, provide loan/financing statements.	a) For personal financing - on a monthly basis or at your specific request. b) For home financing – on a monthly / quarterly / yearly basis (depending on your specific housing product) or at your specific request.
9.	Issuance demand drafts (local and foreign currency).	We will endeavour to issue demand drafts (local or foreign currency) within 20 minutes.
10.	Foreign currency remittances.	a) Outgoing remittance - if application received before 3.30pm, it will be processed the same day. - If application received after 3.30pm, it will be processed next business day. b) Incoming remittance - will be processed not later than 2 business days.

11.	Close current/savings account.	Account closure request will be attended within the same business day upon receipt of request (before 2pm).
II. We are committed to helping when you need us.		
1.	Resolve counter enquiries at our branches.	We will endeavour to resolve all counter enquiries: - where no follow up is required, within first visit. - where follow-up and feedback is required not later than five (5) business days from receiving the enquiry. - where enquiry is complex, you will be attended in an efficient and timely manner, and kept updated on the progress.
2.	Resolve phone enquiries via Call Centre.	We will endeavour to resolve all phone enquiries: - where no follow up is required, within 1st call. - where follow-up and feedback is required not later than five (5) business days from receiving the enquiry. - where enquiry is complex, you will be attended in an efficient and timely manner, and kept updated on the progress.
3.	Respond to written enquiries made to our corresponding address as listed on our website www.hsbc.com.my .	We will endeavour to resolve all written enquiries: - where no follow up is required, within 1 business day. - where follow-up and feedback is required not later than five (5) business days from receiving the enquiry. - where enquiry is complex, you will be attended in an efficient and timely manner, and kept updated on the progress.
4.	Lost or stolen ATM card or credit card.	We will endeavour to replace your lost/stolen ATM card/credit card: (i) ATM card - the branch will issue instantly during banking hours for hand collection only (ii) Credit card - will be issued and couriered
III. We are committed to listening		
1.	Resolve customer complaints fairly, consistently and promptly.	We will endeavour to get 85% of customers to be satisfied with the way their complaint has been handled.
2.	Seek your thoughts and suggestions on how we can better serve you.	We welcome any suggestions via our branches, 24-hour Telebanking, Internet Banking or write directly to us.
IV. We are committed to processing your application quickly		
1.	Credit Card application	We will endeavour to process applications efficiently and speedily, in accordance to our internal policies, provided all necessary and completed documents have been submitted to the bank.
2.	Loan application	We will endeavour to process applications efficiently and speedily, in accordance to our internal policies, provided all necessary and completed documents have been submitted to the bank.

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)

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

or

Log on to *eABMConnect* <http://www.abm.org.my>

The Association of Banks in Malaysia

34th Floor, UBN Tower

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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