CUSTOMER SERVICE CHARTER

SERVICE STANDARDS



TABLE OF CONTENTS

PILLAR 1: Know Our Customers 3

PILLAR 2: Timely & Efficient Service 4

PILLAR 3: Fair, Transparent & Personable Service 6

PILLAR 4: Banking Made Accessible 7

Additional Avenues for Dispute Resolution 9

Charter: Treating Customers Fairly 11

SERVICE STANDARDS

PILLAR 1: Know Our Customers

AEON Bank (M) Berhad ("AEON Bank" or the "Bank") strives to provide a personalised banking experience that aligns with your values. We are committed to:

a. Understanding your unique needs;
   We anticipate your requirements and tailor our services to fit your financial needs.
b. Offering Shariah-compliant solutions;
   Our diverse Shariah-compliant products and services are designed to meet your financial goals.

Desired Outcome: **Build trust between customers and the Bank.**

COMMITMENT	SERVICE STANDARDS
Your financial journey is personalised. We are committed to understanding your unique needs and providing tailored solutions to help you achieve your goals.	a. **Expert guidance, always.** Our knowledgeable staff are here to assist you, offering expert advice and personalised service. b. **Building lasting relationships.** When you open a new account, we will take the time to get to know you better. This may involve completing an application and providing supporting information and documents to ensure we offer the right solutions for your needs. c. **Transparency is guaranteed.** We believe in open and honest communication. Detailed information on our products and services, including features, fees, and terms, is readily available through various channels, such as phone, live chat, email, in-app ticketing, and our website. d. **Your feedback is our priority.** We are dedicated to continuous improvement. Regular customer satisfaction surveys help us understand your needs and refine our services to exceed your expectations.

PILLAR 2: Efficient & Timely Service

Banking should be quick, convenient, and reliable. We are committed to:

a. Clearly communicating expected processing times for various services.
b. Ensuring seamless and timely execution of your instructions.

Desired Outcome: Being Reliable

<table>
<tr><th>COMMITMENT</th><th>SERVICE STANDARDS</th></tr>
<tr><td>Transparent Service Delivery</td><td>a. Information regarding expected processing times for different services is readily available through various channels, including phone, live chat, email, in-app ticketing, and our website.</td></tr>
<tr><td>Efficient Engagement Channels</td><td>Customer Support: Your calls will be answered within 20 seconds.

Live Chat: Our agents will respond to your chat inquiries promptly upon connection.</td></tr>
<tr><td>Swift Digital Processing

We are committed to providing efficient processing of all applications submitted through our digital platform.</td><td>Rapid Account Activation
Your Savings Account-i application will be processed within 24 hours.

Note :
A virtual debit card can be activated instantly through the AEON Bank app. Physical card delivery may take 6-10 business days.</td></tr>
<tr><td>Keeping you informed

We are dedicated to providing timely updates and resolving your queries efficiently.</td><td>Prompt Query Resolution
We aim to resolve most inquiries during your initial contact.

For more complex queries, we will provide updates as follows:

a. Customer Support

<table><tr><th>Type of Enquiry</th><th>Response Time</th></tr><tr><td>Normal Enquiry</td><td>Immediate, within the first call.</td></tr><tr><td>Non Complex Enquiry</td><td>Within 3 Business Days from the 1st day of the call.</td></tr><tr><td>Complex Enquiry</td><td>Within 7 Business Days</td></tr></table>
Note: Complex queries may require additional time for thorough investigation and coordination with relevant teams.</td></tr>
</table>

b. Written (Email and Social Media)

Channels	Acknowledgement & Response Time	
	Acknowledgement Time	Response Time
Email	An immediate automated reply will be sent when you email **customer.support@aeonbank.com.my**	Within 3 business days from the date of receipt for a general enquiry.
Social Media	We will respond to you within 24 business hours of receiving a general enquiry on our official AEON Bank Facebook, Twitter, Instagram, and TikTok accounts.	

Customer Satisfaction Our Priority

We are committed to addressing your concerns/complaints promptly and fairly, in line with the Fair Treatment of Financial Consumers' guidelines.

a. **Prompt Acknowledgement:** We will acknowledge receipt of your complaint or issue within 24 hours on a working day, possibly longer on a weekend or public holiday.
b. **Clear Communication:** We will communicate clearly and transparently throughout the resolution process.
c. **Equitable and Timely Resolution:** We will address your complaint or issue equitably, objectively and within 10 working days of receipt.
d. **Regular Updates:** We will keep you informed, even if the resolution process takes longer than expected.
e. **Escalation Options:** If you're not satisfied with the initial resolution, we will provide information on how to escalate your concern to a higher authority.

Please note that our complaint management process adheres to the guidelines set forth by Bank Negara Malaysia (BNM) and other relevant regulations.

PILLAR 3: Fair, Transparent & Personable Service

We are committed to providing you with a fair, transparent and personalised banking experience.

a. **Informed Choices:** We will provide you with clear and concise information about our products and services, empowering you to make informed decisions.
b. **Expert Guidance:** Our knowledgeable and friendly Customer Support team is dedicated to assisting you. We strive to provide exceptional service tailored to your specific requirements.

Desired Outcome: **Better Engagement**

COMMITMENT	SERVICE STANDARDS
Honest, Transparent, Reliable We are committed to conducting our business with fairness, transparency, and integrity.	**a.** **Informed Choices:** We provide clear and concise information about our products and services, including Shariah contracts, fees, charges, profit rates, and terms and conditions. This information is accessible through various channels, such as our website, mobile app, and customer service.
Personalised Service, Guaranteed We are dedicated to providing a personalised banking experience.	**a.** **Warm Welcome:** Our staff will acknowledge you promptly and offer assistance when you contact us through any channel. **b.** **Active Listening:** We will take the time to understand your specific needs by asking thoughtful questions and listening attentively. **c.** **Tailored Solutions:** We will provide you with options that align with your questions and concerns. **d.** **Clear Communication:** We will explain complex information in simple terms, ensuring you fully understand. **e.** **Dedicated Follow-up:** We will follow through on your requests and keep you updated until your issue is resolved.

PILLAR 4: Banking Made Accessible

We will provide an engagement model that ensures you are aware of our:

a. Multi-channel options
b. Accessibility

Desired Outcome: **We will provide you with the convenience of banking so you can have peace of mind.**

COMMITMENT	SERVICE STANDARDS
We are easily accessible via various virtual channels	We will make sure you are kept informed about the virtual channels available to you, using various communication methods such as calls, live chat, emails, in-app ticketing, and the Bank's website. - Specifically, you have access to the list of virtual channels, which include: ● Customer Support Hotline: 03-4816 8888 ● AEON Bank website to view the latest updates/announcements, etc: https://www.aeonbank.com.my/ ● Live Chat: Connect with our live chat agents, who are available to assist with questions about our App, including how to access account details or complete transactions. **Note:** Channel availability may vary from one channel to another, and we will be sure to keep you informed about the options available to you.
Efficient, Convenient, Reliable We will ensure you receive efficient service through our various virtual channels.	We strive to ensure that our virtual channels meet the following service levels for you: - AEON Bank App (service uptime/per month): 99.95% - Customer Support: At least 80% of calls are to be answered within 20 seconds. - Live Chat: At least 80% of chats are to be answered within 30 seconds.
Convenient, Easy Banking options We will keep you informed about the different options for	We will share the different options available to you for performing transactions through alternate channels, based on your bank's channel offerings and where applicable. We will clearly explain our available communication channels and how to access our services.

a more convenient banking experience.	Banking enquiries may be done via any of the following means: - AEON Bank App - AEON Bank Website - Official Social Media Platforms
We are eager to hear your thoughts and suggestions on how we can improve the way we serve you and enhance your banking experience.	We offer these channels for you to share your feedback: - Website: **https://www.aeonbank.com.my** - Customer Support: 03-48168888 - Live Chat - Email: **customer.support@aeonbank.com.my** - In-App Ticketing - Periodic customer satisfaction surveys.

Additional Avenues for Dispute Resolution

Customers have the option to reach out through the channels below in the event they are not satisfied with the responses given by the Bank or how their enquiries/complaints have been handled:

1. **Association of Islamic Banking and Financial Institutions Malaysia (AIBIM)**
   An avenue set up by AIBIM to handle public enquiries and complaints on commercial banking matters.

   Association of Islamic Banking and Financial Institutions Malaysia (AIBIM)
   4th Floor, Menara Bumiputra, 21 Jalan Melaka, 50100 Kuala Lumpur.
   Telephone : 03-20268002 / 8003 / 8011
   Website : www.aibim.com

2. **Bank Negara Malaysia (BNM) LINK (BNMLINK)**

   A centralised point of contact to facilitate prompt and efficient responses to members of the public on matters related to the financial sector:

   Customer Contact Centre (BNMLINK)
   Bank Negara Malaysia
   P.O. Box 10922 50929 Kuala Lumpur
   BNMLINK: 1-300-88-5465 (1-300-88-LINK) 603-2174 1515 (Overseas)

   Operating Hours: 9:00 a.m. – 5:00 p.m. (Monday – Friday except public holidays)

3. **Financial Markets Ombudsman Service (FMOS)**

   This is an alternative dispute resolution channel that is available to facilitate the settlement of disputes between member financial service providers and members of the public.

   Ombudsman for Financial Services
   Co. No. 200401025885 (664393)
   Level 14, Main Block
   Menara Takaful Malaysia
   No. 4, Jalan Sultan Sulaiman
   50000 Kuala Lumpur.

   Telephone: 603-2272 2811 Fax: 603-2272 1577
   Website: www.ofs.org.my

Charter: Treating Customers Fairly

AEON Bank aims to be Malaysia's leading financial partner for the unserved and underserved, prioritising our customers above all else. We are dedicated to building lasting customer relationships based on fairness. This Charter outlines our commitment to upholding the highest standards of fairness in every customer interaction:

1. **We commit to embedding fair dealing into our corporate culture and core values.**
   (i) We will set minimum standards to ensure fair business practices in all customer dealings.

   (ii) We will equip all staff who interact with customers with the training necessary to offer expert advice and recommendations.

   (iii) We will take customer feedback seriously and provide immediate constructive feedback to our staff.

2. **We commit to ensuring that customers are provided with fair terms.**

   (i) We will ensure that the terms in our contracts or agreements are fair, transparent, and well-communicated to customers.

   (ii) We will ensure that terms and conditions are fair and set out the respective rights, liabilities, and obligations in simple and easily understandable/plain language.

   (iii) We will give reasonable notice to customers in accordance with regulatory requirements before making changes to the terms of the contracts or agreements.

3. **We commit to ensuring customers receive clear, reliable, and timely information on financial products and services.**

   (i) We will provide customers with adequate, relevant, and timely information in a product disclosure sheet and promotional materials/digital channels.

(ii) We will provide clear and concise information about key product features, fees and charges, risks and benefits, to enable customers to make informed decisions.

(iii) We will ensure that critical information is presented in plain language for better understanding and customer awareness.

4. **We commit to ensuring that our staff and agents exercise due care, skill, and diligence when dealing with customers.**

   (i) We will conduct sales, advertising, and marketing of our financial services and products with integrity and will not make false or exaggerated claims.

   (ii) We will ensure clear disclosure of any actual or potential conflicts of interest to avoid any ambiguity.

   (iii) We will implement training, supervision, and monitoring measures to prevent staff and agents from misleading customers.

5. **We are committed to providing customers with advice and recommendations that are tailored to your individual financial needs and circumstances.**

   (i) We provide personalised financial advice tailored to customer goals, needs, circumstances, and risk appetite.

   (ii) We will provide advice and recommendations that are substantiated by reasonable grounds and align with our customers' best interests.

   (iii) We are committed to safeguarding customer data and privacy.

6. **We are committed to resolving customer complaints and claims promptly, fairly, and effectively.**

   (i) We have established a well-documented complaint-handling process that offers clear redress options for customers who wish to escalate their complaints.

   (ii) We will ensure that our staff and agents are properly trained to handle and

resolve complaints in an effective and timely manner.

(iii) We will conduct a thorough root-cause analysis of complaints and implement appropriate solutions to address any identified weaknesses.

7. **We commit to ensuring that vulnerable consumers are treated fairly and equitably.**

(i) We will evaluate the needs of vulnerable consumers within our customer base and implement suitable policies to address their requirements.

(ii) We will ensure that our staff and agents are well-trained to identify, assess and respond appropriately to the needs of vulnerable customers.

(iii) We will implement robust monitoring and evaluation systems to ensure our staff and agents effectively meet the needs of vulnerable customers. This will allow us to continuously improve our practices and ensure fair and equitable treatment for all.