



CUSTOMER SERVICE CHARTER

SERVICE STANDARDS

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◀ BACKGROUND ▶

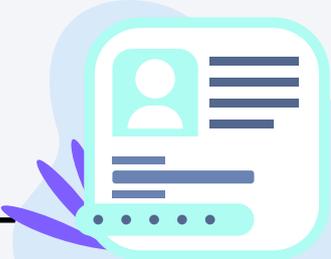
The Bank Simpanan Nasional (BSN) Customer Service Charter (also referred to as Charter) was set up in December 2020 with the intention to outline our key commitments to deliver a high service standard of customer service and to provide quality service and assistance when providing different banking service to customers.

BSN's main objective has always been to encourage the development of savings and investment among Malaysians from all walks of life. Today, we continue on our quest by offering even more products and services that cater to the progressive needs of modern life. By doing so, we hope to provide every Malaysian an equal opportunity to enjoy a better life which is in line with the Bank's vision "No Malaysian Left Behind".

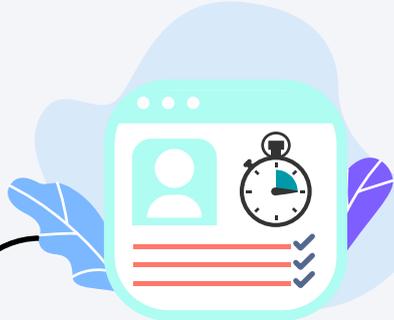
We recognise that there will always be room for improvements. This Customer Service Charter is for information purposes only and is not intended to, and does not, create any legally binding rights or obligations.



CUSTOMER SERVICE CHARTER



Pillar 1: Know Your Customer
Understand customers' profiles to offer products and services that meet customers' needs and preferences
Key Outcomes:
Built Trust



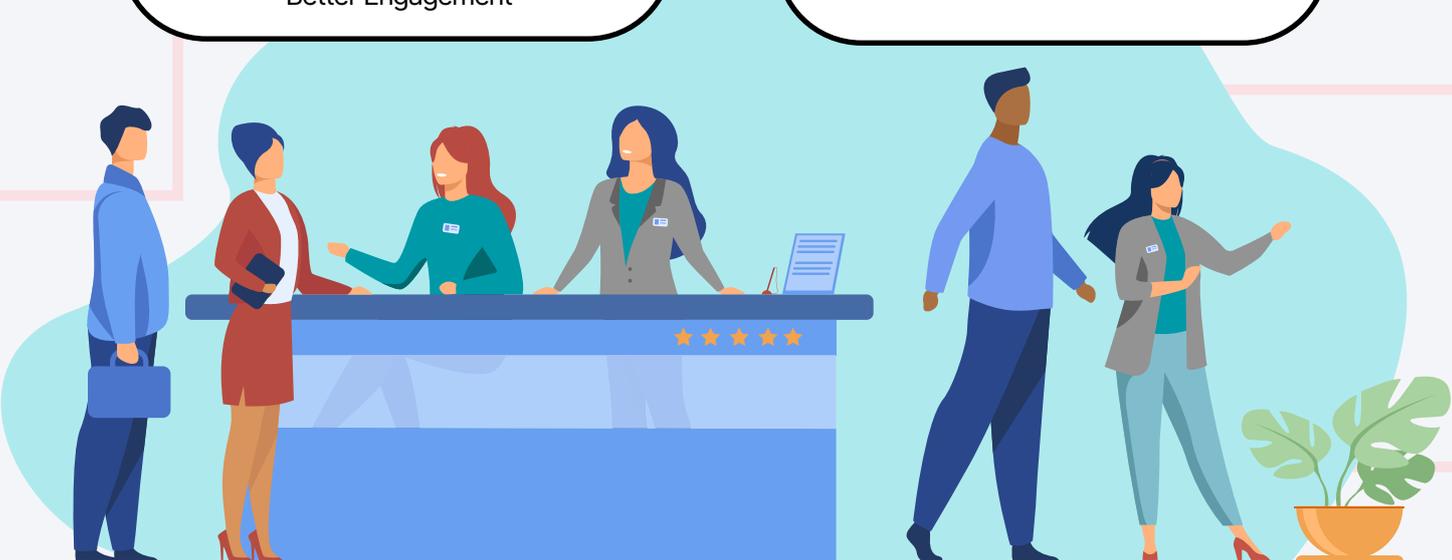
Pillar 2: Timely & Efficient Service
Deliver seamless general banking services within the stipulated turnaround time
Key Outcomes:
Be Reliable



Pillar 3: Transparent & Personable Service
Transparent dealings with customers by competent and knowledgeable staff
Key Outcomes:
Better Engagement



Pillar 4: Banking Made Accessible
Offer accessible banking through multiple channels
Key Outcomes:
Provide Convenience



PILLAR 1 : KNOW YOUR CUSTOMER

To understand the customer profile that enables the bank to:

- Anticipate the customer's needs and preference
- Offer products and services as per his/her requirements

NO.	COMMITMENT	SERVICE STANDARDS
1.1	We strive to help customer find the right product to suit his/her need/profile.	<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 features and fees for the various products and services is available to customer through various channels (i.e. branch/brochures/contact centre/bank's website). d) The bank conducts periodic customer satisfaction feedback/surveys to ensure that customer's needs are fulfilled.



PILLAR 2: TIMELY & EFFICIENT SERVICE

Deliver a seamless basic/general banking services wherein the customer is aware of:

- Time that will be taken.
- Broadly, the steps involved in executing their instructions.

Service Level Target:



NO.	COMMITMENT	SERVICE STANDARDS
2.1	We will set a clear expectation on time taken for various services.	a) Information on time taken to deliver services to customer i.e. expected service standard is made available through various channels (i.e.branch/brochures/contact center/bank's website).
2.2	We will serve customers promptly at our branch counter service.	<p>Customer Waiting Time: Within 12 minutes.</p> <p>Customer Serving Time:</p> <p>a) Simple Transaction:</p> <ul style="list-style-type: none"> • Within 5 minutes - e.g. deposit, withdrawal, loan payment and etc. • Within 10 minutes - e.g. Interbank GIRO (IBG), SSP redemption, ASB and etc. <p>b) Complex Transaction:</p> <ul style="list-style-type: none"> • Within 15 minutes - e.g. Remittance. <p>Note: The exception is given for any Government Initiative transaction such as Sumbangan Tunai Rahmah (STR) etc.</p>
2.3	We will efficiently attend to account applications at our branch counter service.	<p>Account Application Turnaround Time (From full documents and information received).</p> <p>a) Open Basic Savings Account : within 15 minutes</p> <p>b) Close Basic Savings Account : within 10 minutes</p> <p>Note: This does not take into account onboarding process - banks have their own onboarding process/introduction to banks' products and services.</p> <p>Issuance of ATM or Debit Card. Within same business day of opening savings account.</p>

NO.	COMMITMENT	SERVICE STANDARDS
2.4	We will efficiently attend to product applications.	<p>Product Application Turnaround Time. (From full documents and information received by the bank)</p> <ul style="list-style-type: none"> a) Credit Card Application: Within 6 working days. b) Hire Purchase Application: Within 2 working days. c) Mortgage Financing Application (individual): Within 5.5 working days. d) Personal Financing: Within 4.5 working days. e) Micro Financing: Within 6 working days. <p><i>Note: The Product Application Turnaround Time (TAT) is subject to completed documents and straight through processing until approval. The TAT may be differ for any Government Initiative such as BSN Micro Kredit Prihatin and etc.</i></p>
2.5	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, letter, social media) <ul style="list-style-type: none"> • For e-mail <ul style="list-style-type: none"> i) Provide acknowledgement response automatically/within 24 hours (if the email is addressed to customercare@bsn.com.my). ii) Respond within 3 working days from date of receipt of enquiry if enquiry is not complex. • For letter <ul style="list-style-type: none"> i) Provide timeframe and keep customer updated upon receipt.

NO.	COMMITMENT	SERVICE STANDARDS
		<ul style="list-style-type: none"> • For social media (where applicable) <ul style="list-style-type: none"> i) Provide acknowledgement response within 24 hours if it is a working day. Otherwise, the acknowledgement response will be on the working day which follows. ii) Respond within 3 working days from date of receipt of enquiry if enquiry is not complex. <p>Note: Where enquiry is complex, bank will provide a reasonable timeframe and keep the customer updated accordingly.</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. • Where enquiry is complex, bank will provide a reasonable timeframe and keep the customer updated accordingly.
2.6	We will address customer's complaints/issues consistently and promptly.	<ul style="list-style-type: none"> a) Acknowledge customer's complaints / issues within 24 hours of a working day. b) Communicate clearly on the complaint / issue. 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. d) Keep customer updated if unable to address issues within the stipulated timeframe. e) Provide information on escalation to alternative redress resolution channels; in the event that the customer is not satisfied with the decision or complaint resolution. <p>Note: Complaints management is governed by the guidelines spelt out by Bank Negara Malaysia (BNM) and banks will operate accordingly.</p>

PILLAR 3: TRANSPARENT & PERSONABLE SERVICE

Endeavour to deliver the customer experience wherein the customer:

- Is given access to products and services related information.
- Is handled by competent and knowledgeable staff who will strive to provide good service.

NO.	COMMITMENT	SERVICE STANDARDS
3.1	We are open and transparent in our dealings.	<p>The following information is made available through any of the various channels of communication such as branch / brochures / contact centre / bank's website:</p> <p>a) Shariah contracts applicable, fees, charges, late payment charges and relevant profit rates and obligations in the use of a banking product or service.</p> <p>b) Product related details (i.e. product disclosure sheets, terms and conditions) are shared at the point of sale.</p>
3.2	We train our bank personnel to have adequate knowledge to advise and assist customers on banking products and services.	Financial Executive/ Customer Service Ambassador is knowledgeable about the bank's products and services.



NO.	COMMITMENT	SERVICE STANDARDS
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. • 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.



PILLAR 4: BANKING MADE ACCESSIBLE

Offer an engagement model wherein the customer is aware of:

- Multi-channel options.
- Accessibility.

NO.	COMMITMENT	SERVICE STANDARDS
4.1	We are easily accessible via various channels i.e. physically & virtually.	<p>Customer is kept informed on the physical and virtual channels available to him/her, using the various modes of communication such as branch / brochures / contact centre / bank's website.</p> <p>Specifically, the customer has access to the following:</p> <ul style="list-style-type: none"> • List of physical channels which include branches and self service machines. • List of virtual channels which include contact center (03-2613 1900) and internet banking (mybsn.com.my). <p>Note: Channel availability may vary from bank to bank and customer will be informed of the same.</p>
4.2	We provide customers with efficient services via our virtual platforms outside of normal banking hours.	<p>Strive to ensure that our virtual channels meet the following target service levels:-</p> <ul style="list-style-type: none"> • Self service terminal (service uptime/month) – at least 97% of the time measured by machines on a monthly basis. • Contact Centre (if any) – At least 80% calls are to be answered within 45 seconds • Internet banking (service uptime/month) – 98%.

NO.	COMMITMENT	SERVICE STANDARDS
4.3	We inform customers on the various options for more convenient banking.	<p>Share with the customer the various options for performing transactions through alternate channels, depending on the banks channel presence and where applicable.</p> <p>This can be done via any of the following means:</p> <ul style="list-style-type: none"> • Engagement by the bank personnel. • Signage to guide the customer. • Campaigns and brochures. • Corporate website.
4.4	We actively seek thoughts and suggestions on how banks can serve customers better.	<p>Provide channels for customer to render feedback via:</p> <ul style="list-style-type: none"> • Corporate website/Internet banking (mybsn.com.my). • Contact Centre (03-2613 1900). • Branch (customers will be notified of location of branches via bank's website). • Periodic customer satisfaction surveys. <p>BNMLINK and Financial Markets Ombudsman Service (FMOS) details are included as alternative redress channels.</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.

BNMLINK

A complaint resolution arm of Bank Negara Malaysia.

BNMLINK:

- a) Local : 1-300-88-5465
- b) Overseas : 603-2174 1717

Webpage : bnm.gov.my/bnmlink
Fax : 603-2174 1515

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

FINANCIAL MARKETS OMBUDSMAN SERVICE (FMOS)

An alternative redress avenue to resolve disputes between financial consumers and financial service providers which are its members and the public.

Telephone : +603-2272 2811
Webpage : www.fmos.org.my

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