



CUSTOMER SERVICE CHARTER



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A. INTRODUCTION

At Hong Leong Bank (HLB)/Hong Leong Islamic Bank (HLISB), we are committed to building a trustworthy and long lasting relationship with you, our customer. As we aim towards being a highly digital and innovative ASEAN financial services company, we strive to deliver banking experiences that are fair, simple, personalized and pro-active – a banking experience that is built around you.

This Customer Service Charter outlines our commitments, the standards of service you can expect from us and the various ways to get in touch with us.



B. SERVICE STANDARDS


02.

PILLAR 1 : Know Our Customer

We aim to personalize your experience by understanding you and your needs. This allows us to:

- i. Proactively anticipate your requirements
- ii. Offer products and services that suit your needs

COMMITMENT	SERVICE STANDARDS
<p>We strive to help you find the right products and services that suit your needs</p>	<ol style="list-style-type: none"> i. Our knowledgeable staff are always available to serve you ii. The information that we gather from you, from our conversations, forms and documents provided, would help us to get to know you and understand your needs better Note : The information we gather from you will be handled according to the Personal Data Protection Act (PDPA) guidelines. Copies of our Privacy Notice are available upon request or from the HLB/HLISB website. iii. We will never ask you for any information that we already know or have in our records (except for verification purposes) iv. We will not contact you or send you sales/marketing related news if you had instructed us not to do so

PILLAR 2 : Timely & Efficient Service

We aim to deliver reliable banking experiences by:

- i. Committing to deliver our target service standards to you
- ii. Simplifying the steps to make managing your banking activities easy and hassle-free
- iii. Our service standards should be your expected service standards; one that should be conscious of the value of your time


03.

COMMITMENTS	BRANCH SERVICE STANDARDS	
	80% OF CUSTOMERS ARE SERVED WITHIN EXPECTED SERVICE LEVEL	
We strive to serve you promptly at our branches	Customer Waiting Time	Customer Serving Time
	Within 5 minutes for simple transactions	Within 5 minutes for simple transactions e.g. single transaction, cash withdrawals
	Within 15 minutes for complex/multiple transactions	Within 20 minutes for complex transactions e.g. Remittance/FD transactions
We strive to attend to your account application promptly at our branches	Current Account & Savings Account	
	Account Opening Turnaround Time	
	Type of Account	Basic Savings Account/-i
	New Customer	Basic Current Account/-i
	Within 15 minutes	Within 20 minutes
	Within 10 minutes	Within 10 minutes
	Note : We will issue your ATM / Debit Card/-i within the same day as you open your account.	
	Account Closing Turnaround Time	
	Basic Savings Account/-i	Basic Current Account/-i
	Within 10 minutes	Within 20 minutes
	Note : The above turnaround times are only applicable to individual applications. We will process the application according to the above turnaround times when we receive your full documentation/information. For certain applications, we may need additional time for the account opening process.	

COMMITMENTS
SERVICE STANDARDS

We strive to attend to your banking transactions efficiently

Branch Service Standards
Performing Foreign Currency Remittance

Type of Transaction	Cut Off Time	Turnaround Time
Inward Foreign Telegraphic Transfer	4:00p.m.	i. Before cut-off time - Credited on the same day ii. After cut-off time - Credited on the next business day
Outward Foreign Telegraphic Transfer	10:00a.m. AUD, BND, JPY and NZD	i. Before cut-off time - Processed on the same day ii. After cut-off time - Processed on the next business day
	11.30a.m. AED, CNH/CNY, SAR, SGD, THB and ZAR	
	2:30p.m. BDT, HKD, IDR and PHP	
	4:00p.m. CAD, CHF, EUR, GBP, USD, DKK, INR, NOK and SEK	

Note : We can only determine the date of receiving fund upon completeness of information and required checks conducted.

04.

We strive to process your product applications efficiently

Product Application Turnaround Time

Product	Turnaround Time Within
Auto Loan/Auto Financing-i*	2 business days
Mortgage Loan/Property Financing-i*	
Personal Loan/Financing-i*	
Credit Card (excluding delivery time)*	3 business days
Loan/Financing-i (SME)**	5 business days

Note:

* Applicable for individual applicants. The above turnaround times are for applications with full and complete documents received by the Bank.

** Applicable for straight forward SME financing cases with full and complete documents received by the Bank. Turnaround times may be longer for more complex SME financing requirements.

We strive to attend to your enquiries and requests promptly

a. HLB Contact Centre

We aim to resolve your enquiries within your first call. However, if a follow up is required, we aim to respond within:

Type of Enquiry	Response Time
Non-Complex Enquiry	3 business days from date of your 1st call
Complex Enquiry	4 business days

Note: Non-Complex enquiry refers to straight forward request. Complex enquiry may involve escalations that may need to be referred to our support teams for further action.

COMMITMENTS
SERVICE STANDARDS
b. E-mails, Letters and Social Media

Channels	Acknowledgement and Response Time	
	Acknowledgement Time	Response Time
E-mail	Immediate automated reply will be sent when you email to HLOnline@hlbb.hongleong.com.my	Within 3 business days from date of receipt for general enquiry
Letter	We will contact you within the next business day from the date of receipt of your general enquiry	
Social Media	We will contact you within 24 hours of receiving the general enquiry on our official HLB Facebook, Twitter and Instagram account	

Note: For complex enquiry, we will respond within 4 business days from date of receipt.

c. Branch Service

We aim to resolve your enquiries within your first interaction with us. However, if a follow up is required, we aim to respond within:

Type of Enquiry	Response Time
Complaints	Acknowledgement of all complaints will be within 1 business day
Non-Complex Enquiry	2 business days
Complex Enquiry	4 business days

Note : Non-Complex enquiry refers to straight forward request. Complex enquiry may involve escalations that may need to be referred to our support teams for further action.

05.

We strive to address your complaints/ issues promptly

- i. We have multiple channels for you to provide feedback to us
- ii. We will address your complaints/issues in an equitable, fair, objective and timely manner
- iii. We will inform you on the Bank's decision within 3 business days from the date of the receipt
- iv. We will keep you updated if unable to address the issues within the stipulated timeframe
- v. Your complaint and feedback will be taken constructively for continuous improvement



PILLAR 3 : Fair, Transparent & Personable Service

We commit to conduct all our business dealings with you in a fair and transparent manner by:

- i. Providing clear and accurate information on products and services
- ii. Delivering personable and fair banking experiences through our physical and digital channels

COMMITMENTS	SERVICE STANDARDS
<p>We are fair, open and transparent in our dealings with you</p>	<ol style="list-style-type: none"> i. You may obtain information through our website at www.hlb.com.my/www.hlisb.com.my on fees, charges, interest/profit rates, product terms & conditions, applicable Shariah contracts and obligations of all our banking products or services. ii. We are committed to provide you with fair and accurate information. This includes ensuring that all product information e.g. Terms and Conditions are, as far as possible, in plain language. No alteration of terms and conditions will be made without prior notification to you.

COMMITMENTS	SERVICE STANDARDS
Our staff are trained to have adequate knowledge to assist and advise you on banking products and services	<ul style="list-style-type: none">i. Our service and sales personnel are knowledgeable about the Bank's products and servicesii. We will disclose and highlight critical terms of the product features, fees and charges, risks and benefits in a clear and concise manneriii. We will provide you with all the relevant information in a product disclosure sheet before you commit to any decisioniv. We will conduct our sales, advertising and marketing of our financial services and products with integrity
We strive to provide you with a personable service	<ul style="list-style-type: none">v. We will exercise due care, skill and diligence from understanding your needs to advising you on banking products and servicevi. We will provide you with explanations in simple language and provide options that meet your needsvii. We will offer you products and services that are relevant to your requirements and financial needsviii. We aim to deliver a delightful service experience that fulfils your financial aspirations

PILLAR 4 : Banking Made Accessible

We aim to make banking experiences convenient and easily accessible through a variety of channels.


08.

COMMITMENTS	SERVICE STANDARDS
<p>Our physical and digital channels are easily accessible</p>	<p>You may bank with us at your convenience at our channels with the following service level targets:</p> <ul style="list-style-type: none"> i. Our website at www.hlb.com.my or www.hlisb.com.my ii. HLB Connect Online Banking and HLB Connect App - Min 99% service uptime iii. Self service terminals that are located at our branches and selected locations - Min 95% service uptime iv. HLB Contact Centre at 03-76268899 - At least 80% calls are to be answered within 20 seconds v. Our wide branch network across Malaysia
<p>We will keep you informed on the various options to make banking convenient for you</p>	<p>You can learn more about the various options of convenient banking by:</p> <ul style="list-style-type: none"> i. Visiting our website at www.hlb.com.my or www.hlisb.com.my ii. Accessing our HLB Connect Online Banking and HLB Connect App iii. Obtaining information from our latest campaigns and promotions through e-brochures/QR Codes iv. Engaging with our staff at branches, contact center, web chat and social media
<p>We actively seek your thoughts and suggestions on how we can serve you better</p>	<p>We conduct periodic customer satisfaction surveys to gather your feedback and continuously improve our banking experience</p>

For any enquiries, you may contact us at:

HLB Contact Centre

- ☎ 03-76268899
- ✉ HLOnline@hlbb.hongleong.com.my

For any complaints, you may contact us at:

Customer Advocacy

- 📍 Level 13A, Menara Hong Leong
No.6 Jalan Damanlela, Bukit Damansara.
50490 Kuala Lumpur
- ☎ 03-76268801 / 03-76268802 / 03-76268812
- ✉ customerservice@hlbb.hongleong.com.my

Alternate avenues are also available for you:

BNMLINK Contact Centre

(The complaint resolution arm of Bank Negara Malaysia)

- 📍 BNMLINK
4th Floor, Podium Bangunan AICB
No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur
- ☎ 1-300-88-5465 / +603-2174 1717 (Overseas) / +603-2174 1515 (Fax)
- 📄 bnmlink.bnm.gov.my
- 🌐 www.bnm.gov.my

Ombudsman for Financial Services (OFS)

(an independent body set up to help settle disputes between customers and their financial institutions)

- 📍 Level 14, Main Block,
Menara Takaful Malaysia
No.4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
- ☎ 03-2272 2811 / 03-2272 1577 (Fax)
- ✉ enquiry@ofs.org.my
- 🌐 www.ofs.org.my

