



Customer Service Charter

Introduction

This Customer Service Charter sets out our commitment to deliver the highest standard of customer service. It outlines the types of services we will endeavour to provide and the various channels for customers to share feedback.

Key Principles

We will continuously work towards improving the Standards of Service at Citibank. Our Bank's relationship with customers will be guided by the following key principles:

a. Accountability

- i) Our products and services comply with the relevant laws of Malaysia.
- ii) We will endeavour to explain and help customers understand the financial benefits of our products and services, how they work and the risks involved.

b. Fairness

- i) In our interfaces, we will act fairly and reasonably in an 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.citibank.com.my.*
- iii) We will 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 customers' personal information as private and confidential, while ensuring the safety and security of the usage of this information.
- ii) We will not use customers' personal information for our own marketing purposes if customers have informed us that they object to this practice.

d. Reliability

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

e. Transparency

- i) We will provide clear, relevant and timely information to help customers 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 available to customers 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 keep customers informed, through various channels (e.g. over the internet, by telephone, e-mail or at our branches) of available products and services. Customers may contact us 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 : Citibank Berhad
Address : Customer Service Centre, No. 165 Jalan Ampang, PO Box 11725, Kuala Lumpur
Tel : 03-2383 0000
Fax : 03-2383 6666
Email : malaysia.customer.service@citi.com (for non-account related or non-confidential query and feedback only)

You may also log on to our website www.citibank.com.my for full list of ways to contact us.

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
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 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.

I. We are committed to making banking easy.		
1.	Serve the majority of customers promptly at all our branches.	<p>We will endeavour to serve customers within the first 15 minutes at our branches *.</p> <p><i>*However there may be certain peak periods whereby the wait time may extend beyond 15 minutes.</i></p>
2.	Provide customers with friendly and helpful service.	<p>We will endeavour to provide updated, comprehensive and courteous service through a multitude of touch points such as at our branches, 24/7 call centre, online banking and ATM.</p>
3.	Provide customers with the necessary information to make informed decisions.	<p>Where applicable, we will provide a Product Disclosure Sheet/ Product Sheet which will assist you in making an informed decision on our products.</p> <p>Updated information on our products and services are also available on our e-channels.</p>
4.	Answer calls made to our call centre.	<p>Responses to our Automated Voice Response (AVR) enquires are instant.</p> <p>When wishing to speak to an Officer, we will endeavour to answer calls within the first 30 seconds*.</p> <p><i>*However there may be certain peak periods whereby the wait time may extend beyond 30 seconds.</i></p>
5.	Basic savings account or checking account opening.	<p>For all new-to-bank deposit account opening, we will endeavour to help customers to do so within 30 minutes, from the point of being attended to, provided customers have completed all the necessary documents required by the Bank and are physically present at the branch*.</p> <p><i>*However this may not apply for joint accounts.</i></p>

6.	Cheque book issuance (checking account only).	Cheque books will be mailed out or be made available for hand collection at specified branches, no later than three (3) business days after successful opening of checking account.
7.	ATM card issuance.	ATM cards will be made available within the same business day of your savings account or checking account being opened. Otherwise, ATM cards will be mailed-out.
8.	Cheque clearance.	For local cheques received before 4 p.m. on a business day for clearing, funds will be made available by 9 p.m on the next business day.
9.	Help customers manage their accounts, and provide loan/ financing statements.	We will provide customers with a monthly or annual statement depending on the product type.
10.	Checking/ savings account closure.	We will attend to customers' deposit account closure request within the same business day upon receipt of request (before 3 p.m.).
II.	We are committed to helping when you need us.	
1.	Resolve counter enquiries at our branches.	<p>We aim to resolve all counter queries made at our branches within the first visit made, provided no follow up is required.</p> <p>If follow up and feedback is required, we will revert to the customer no later than five (5) business days from receiving the enquiry*.</p> <p><i>*However, should the enquiry be complex, we will attend to the customer in an efficient and timely manner, and keep the customer updated on the progress.</i></p>
2.	Resolve phone enquiries made via our call centre.	<p>We aim to resolve all phone queries made via our call centre within the first call, provided no follow up is required.</p> <p>If follow up and feedback is required, we will revert to the customer no later than five (5) business days from receiving the enquiry*.</p> <p><i>*However, should the enquiry be complex, we will attend to the customer in an efficient and timely manner, and keep the customer updated on the progress.</i></p>

3.	Respond to written enquiries made to our correspondence addresses as listed on our website www.citibank.com.my	If follow up and feedback is required, we will revert to the customer no later than five (5) business days from receiving the enquiry*. <i>*However, should the enquiry be complex, we will attend to the customer in an efficient and timely manner, and keep the customer updated on the progress.</i>
4.	Lost or stolen ATM/ debit card or credit card.	ATM/ debit card replacement will be issued instantly at all branches during banking hours for hand collection only. Credit card replacement will be issued within one (1) hour at selected branches during banking hours for hand collection only. Otherwise, all cards will be issued and couriered out to the customer within five (5) business days upon receipt of request.
III. We are committed to listening.		
1.	Seek your thoughts and suggestions on how we can better serve you.	Customers may provide us feedback at our website via an online form.
IV. We are committed to processing your application quickly.		
1.	Applications will be processed in an efficient and speedy manner.	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 us.

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:

1. BNMLINK – a complaint resolution arm of Bank Negara Malaysia

Call BNMTLELINK: 1-300-88-5465 (LINK) (toll free number) 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 (toll free number) 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

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