



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 endeavor to provide and the various channels for customers to share feedback.

Key Principles

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

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.

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/requisite documents involved in executing their instructions.

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.

Pillar 4: Banking Made Accessible

Offer an engagement model wherein the customer is aware of:

- Multi-channel options.
- Accessibility.

SERVICE STANDARDS

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. We are committed to making banking easy.

Pillar 1: Know Your Customer

1.1	We strive to help customer find the right product to suit his/her need/profile.	<p>a. Knowledgeable staff is available to serve customer.</p> <p>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.</p> <p>c. Information on features and fees for the various products and services is available to customer through various channels (i.e. <u>branch/brochures/Citiphone Centre/bank's website</u>).</p> <p>d. The bank conducts periodic customer satisfaction feedback/surveys to ensure that customers' needs are fulfilled.</p>
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Pillar 2: Timely & Efficient Service

****80% of the customers are served within the expected service level***

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. <u>branch/brochures/Citiphone Centre/bank's website</u>).
2.2	We will serve customers promptly at our branch counter service.	<p><u>Customer Waiting Time:</u> Within 10 minutes.</p> <p><u>Customer Serving Time:</u></p> <ul style="list-style-type: none"> • Within 5 minutes for simple transactions e.g. single transaction, cash withdrawals. • Within 20 minutes for complex transactions e.g. Remittance/FD Transaction.

2.3	We will efficiently attend to account applications at our branch counter service.	<p><u>Account Application Turnaround Time</u> <i>(From full documents and information received).</i></p> <p>a. Open Basic Savings Account/ Saving Account-i</p> <ul style="list-style-type: none"> • New Customer: within 15 minutes. • Existing Customer: within 10 minutes. <p>b. Open Basic Current Account/ Current Account -i</p> <ul style="list-style-type: none"> • New Customer: within 20 minutes. • Existing Customer: within 10 minutes. <p>c. Close Account Turnaround Time</p> <ul style="list-style-type: none"> • Basic Savings Account: within 10 minutes. • Basic Current Account: within 20 minutes. <p><i>Note: This does not take into account onboarding process – banks have their own onboarding process/introduction to banks’ products and services.</i></p> <p><u>Issuance of ATM or Debit Card.</u> Within same business day of opening savings account.</p>
2.4	We will efficiently attend to banking transactions.	<p><u>Executing a foreign currency remittance</u> <i>(AUD, USD, GBP, SGD, EUR, JPY, CHF, HKD, NZD, CAD)</i></p> <p>a. Inward – cut-off time is 4:00 p.m.</p> <p style="padding-left: 40px;">Before or after cut-off time: processed and credited on the next business day.</p> <p>b. Outward – cut off time is 2:00 p.m.</p> <p style="padding-left: 40px;">Before cut off time: processed on the same day.</p> <p><i>Note: The date of receiving funds subject to completeness of information and extent of checks/due diligence performed by individual banks.</i></p>

2.5	We will efficiently attend to product applications.	<p><u>Product Application Turnaround Time.</u> <i>(From full documents and information received by the bank)</i></p> <p>a. Credit Card Application: Within 3 working days + time taken to post the card.</p> <p>b. Mortgage Loan Application (individual): Within 5 working days. Loan Application (Small Medium Enterprise): Within 3 weeks.</p>
2.6	We will follow through and provide the requisite updates to customer's queries.	<p><u>a. Phone</u></p> <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. <hr/> <p><u>b. Written (Email, letter, social media)</u></p> <ul style="list-style-type: none"> • For e-mail <ul style="list-style-type: none"> i. Provide acknowledgement response within 24 hours (if the email is addressed to malaysia.customer.service@citi.com). 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. • 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><i>Note: Where enquiry is complex, bank will provide a reasonable timeframe and keep the customer updated accordingly.</i></p>

		<p><u>c. Counter</u></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.
2.7	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 higher alternative avenues if the queries are not to the customer's satisfaction at first instance. <p><i>Note: Complaints management is governed by the guidelines spelt out by Bank Negara Malaysia (BNM) and banks will operate accordingly.</i></p>
Pillar 3: Transparent & Personable Service		
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 <u>branch/brochures/Citiphone Centre/bank's website</u>:</p> <ul style="list-style-type: none"> a. Fees, charges, penalties and relevant interest / profit rates, Syariah contract applicable and obligations in the use of a banking product or service. b. Product related details (i.e. product disclosure sheets, terms and conditions) are shared at the point of sale.

3.2	We train our bank personnel to have adequate knowledge to advise and assist customers on banking products and services.	Sales personnel/Personal Financial Advisor/ Relationship Manager is knowledgeable about the bank's products and services.
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

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 <u>branch/ brochures/CitiPhone Centre/bank's website</u>.</p> <p>Specifically, the customer has access to the following:</p> <ul style="list-style-type: none"> • List of physical channels which include branches & self-service machines (automated teller machines, cash deposit machines and check deposit machines) • List of virtual channels which include CitiPhone Centre and internet banking as stated in Item 4.4 below. <p>Note: Channel availability may vary from bank to bank and customer will be informed of the same.</p>
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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 95% of the time measured by machines on a monthly basis. • CitiPhone Centre (if any) – At least 80% calls are to be answered within 45 seconds. • Internet banking (service uptime/month) – 98%.
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"> • Internet banking (www.citibank.com.my). • CitiPhone Centre (03-2383 0000 (KL) 04-296 0000 (Penang) 07-268 0000 (JB) 1800-82-1010 (Sabah & Sarawak). • Branch (https://www.citibank.com.my/english/citi-branches/citi-11-branches.htm?lid=MYENCBGZKLNTLBranchAtmLocator). • Periodic customer satisfaction surveys. <p>Details of Bank Negara Malaysia (BNM) and Ombudsman for Financial Services (OFS) as alternate avenues for redress are available here.</p>