

Customer Service Charter



Background

The Customer Service Charter (also referred to as Charter) was set up in 2011 with the intention to outline key commitments and service standards for all banks when providing service to customers. We will continuously work towards improving the Standards of Service. Our Bank's relationship with customers will be guided by the following key pillars.

Pillar	Description	Expected Outcome
Know Your Customer	To understand the customer profile that enables the bank to: <ul style="list-style-type: none"> Anticipate the customer's needs and preference. Offer products and services as per his/her requirements. 	Build Trust
Timely and Efficient Service	Deliver a seamless basic/general banking services wherein the customer is aware of: <ul style="list-style-type: none"> Time that will be taken. Broadly, the steps involved in executing their instructions. 	Being Reliable
Transparent and Personable Service	Endeavour to deliver the customer experience wherein the customer: <ul style="list-style-type: none"> Is given access to products and services related information. Is handled by competent and knowledgeable staff who will strive to provide good service. 	Better Engagement
Banking Made Accessible	Offer an engagement model wherein the customer is aware of: <ul style="list-style-type: none"> Multi-channel options. Accessibility. 	Provide Convenience of Banking for Customer's Peace of Mind

Service Standards

Pillar 1: Know Your Customer

No.	Commitment	Service Standards
1.1	We strive to help customer find the right product to suit his/her need/profile.	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 (80% of the customers are served within the expected service level.)

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.	Customer Waiting Time: <ul style="list-style-type: none"> Within 10 minutes. Customer Serving Time: <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 / TD Transaction. 																					
2.3	We will efficiently attend to account applications at our branch counter service.	Account Application Turnaround Time (From full documents and information received). <ul style="list-style-type: none"> Open Savings Account-i <ul style="list-style-type: none"> New Customer: within 15 minutes. Existing Customer: within 10 minutes. Open Current Account-i <ul style="list-style-type: none"> New Customer: within 20 minutes. Existing Customer: within 10 minutes. Close Account Turnaround Time <ul style="list-style-type: none"> Savings Account-i: within 10 minutes. Current Account-i: within 20 minutes. Note: This does not take into account onboarding process – banks have their own onboarding process/introduction to banks' products and services. Issuance of ATM or Debit Card - Within same business day of opening savings account.																					
2.4	We will efficiently attend to banking transactions.	Executing a foreign currency remittance <ul style="list-style-type: none"> Inward <table border="1"> <thead> <tr> <th>Currency</th> <th>Value Date</th> <th>Cut Off Time</th> </tr> </thead> <tbody> <tr> <td>All</td> <td>Current Date</td> <td>2.00 p.m.</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Before cut off time: credit on same day After cut off time: credit on next business day Outward <table border="1"> <thead> <tr> <th>Currency</th> <th>Value Date</th> <th>Cut Off Time</th> </tr> </thead> <tbody> <tr> <td>AED, AUD, BDT, CNY, EUR,GBP, HKD, IDR, JPY, NPR,PHP, SGD</td> <td>Transaction Date + 1 day</td> <td>3.00 p.m.</td> </tr> <tr> <td></td> <td>Transaction Date + 2 days</td> <td>4.30 p.m. (Mon-Thu) 4.00 p.m. (Fri)</td> </tr> <tr> <td>SAR, USD</td> <td>Same day</td> <td>3.00 p.m.</td> </tr> <tr> <td></td> <td>Transaction Date + 1 day</td> <td>4.30 p.m. (Mon-Thu) 4.00 p.m. (Fri)</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Before cut off time: process on the same day. After cut off time: process on next business day. Note: All Inward and Outward Telegraphic Transfer is subject to completeness of information and extent of checks/due diligence performed by the banks. Payment may be on hold for verification and therefore will not be subjected to the above processing time.	Currency	Value Date	Cut Off Time	All	Current Date	2.00 p.m.	Currency	Value Date	Cut Off Time	AED, AUD, BDT, CNY, EUR,GBP, HKD, IDR, JPY, NPR,PHP, SGD	Transaction Date + 1 day	3.00 p.m.		Transaction Date + 2 days	4.30 p.m. (Mon-Thu) 4.00 p.m. (Fri)	SAR, USD	Same day	3.00 p.m.		Transaction Date + 1 day	4.30 p.m. (Mon-Thu) 4.00 p.m. (Fri)
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2.5	We will efficiently attend to product applications.	Product Application Turnaround Time. (From full documents and information received by the bank) <ul style="list-style-type: none"> Auto Financing-i Application: Within 2 working days Home Financing-i Application (individual): Within 2 working days Personal Financing-i Application (individual): Within 2 working days Financing Application (Small and Medium Enterprise - SME): Within 3 weeks. 																					
2.6	We will follow through and provide the requisite updates to customer's queries.	<ul style="list-style-type: none"> 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. Written (Email, fax, letter, social media) For e-mail <ul style="list-style-type: none"> Provide acknowledgement response within 24 hours (if the email is addressed to customersupport@alrajhibank.com.my) Respond within 3 working days from date of receipt of enquiry if enquiry is not complex. For letter or fax <ul style="list-style-type: none"> Provide timeframe and keep customer updated upon receipt. For social media <ul style="list-style-type: none"> Provide acknowledgement response within 24 hours if it is a working day. Otherwise, the acknowledgement response will be on the working day which follows. Respond within 3 working days from date of receipt of enquiry if enquiry is not complex. Note: Where enquiry is complex, bank will provide a reasonable timeframe and keep the customer updated accordingly.																					
		<ul style="list-style-type: none"> Counter <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. 																					

No.	Commitment	Service Standards
2.7	We will address customer's complaints/ issues consistently and promptly.	<p>a. Acknowledge customer's complaints/issues within 24 hours of a working day.</p> <p>b. Communicate clearly on the complaint/issue.</p> <p>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.</p> <p>d. Keep customer updated if unable to address issues within the stipulated timeframe.</p> <p>e. Provide information on escalation to higher alternative avenues if the queries are not to the customer's satisfaction at first instance.</p> <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

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 contract applicable, fees, charges, actual cost 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.	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

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. 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. List of virtual channels which include Contact Centre (+603 2332 6000/+603 2380 9000) and internet banking (www.alrajhibank.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 95% of the time measured by machines on a monthly basis. Contact Centre – 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. 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 (www.alrajhibank.com.my) Contact Centre (+603 2332 6000/+603 2380 9000) Branch - Klang Valley: (http://www.alrajhibank.com.my/page/contact-us/branches-within-klang-valley). Branch - Outside Klang Valley: (http://www.alrajhibank.com.my/page/contact-us/branches-outside-klang-valley) Periodic customer satisfaction surveys. <p>BNM and Ombudsman for Financial Services (OFS) details are included as alternate avenues.</p> <p>We recommend that you submit your feedback to us in writing as the accuracy of the information is vital importance for us to resolve the complaint promptly. You may also wish to enclose relevant documents related to the complaint/s raised. Kindly lodge the complaint verbally or in writing to the following channels:</p> <p>Customer Experience Al Rajhi Banking & Investment Corporation (Malaysia) Bhd Level 16, Menara Chan 138, Jalan Ampang 50450 Kuala Lumpur Tel : 03 2332 6000 Fax : 03 2332 6062 Email : customersupport@alrajhibank.com.my</p> <p>If you are still not satisfied with the resolution offered, you may wish to approach either of the following bodies who will help settle the dispute:</p> <table border="0"> <tr> <td> <p>BNM LINK: Laman Informasi Nasihat dan Khidmat (LINK) Ground Floor, Block D, Bank Negara Malaysia Jalan Dato' Onn 50480 Kuala Lumpur Tel: 1300 88 5465 Fax: 03 2174 1515 Email: bnmtelelink@bnm.gov.my</p> </td> <td> <p>OMBUDSMAN FOR FINANCIAL SERVICES (OFS): Ombudsman For Financial Services Level 14, Main Block Menara Takaful Malaysia No 4, Jalan Sultan Sulaiman 5000 Kuala Lumpur Tel: 03 2272 2811 Fax: 03 2272 1577 Email: enquiry@ofs.org.my</p> </td> </tr> </table>	<p>BNM LINK: Laman Informasi Nasihat dan Khidmat (LINK) Ground Floor, Block D, Bank Negara Malaysia Jalan Dato' Onn 50480 Kuala Lumpur Tel: 1300 88 5465 Fax: 03 2174 1515 Email: bnmtelelink@bnm.gov.my</p>	<p>OMBUDSMAN FOR FINANCIAL SERVICES (OFS): Ombudsman For Financial Services Level 14, Main Block Menara Takaful Malaysia No 4, Jalan Sultan Sulaiman 5000 Kuala Lumpur Tel: 03 2272 2811 Fax: 03 2272 1577 Email: enquiry@ofs.org.my</p>
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