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. At AFFIN ISLAMIC Bank, we are steadfast towards creating and delivering excellent banking experience by putting our customers at the heart of everything we do. As reflected in this service charter, customers can expect to be greeted with utmost courtesy, professionalism, respect, efficiency and transparency at all times from all our bank personnel.

CUSTOMER SERVICE
CLIENT CHARTER

PILLAR 1: KNOW OUR CUSTOMERS
To understand the customer profile that enables the bank to:
• Identify the correct products and services for customers.
• Know how best to communicate with them.
• Understand their needs and expectations.

Adequate Knowledge to
We train our bank staff to ensure customers are given access to products and services.
• are customised to suit his/her
• Knowledgeable staff is available to serve customers.
• Customer information is gathered during every account opening process to get to know the customer's needs.
• Information is collected on past dealings for the various products and services to be offered to customers.
• The bank carries out periodic customer satisfaction feedback surveys to ensure that customer values are met.

PILLAR 3: TRANSPARENT & PERSONAL SERVICE
The following information is made available through any of the various channels:
• List of virtual channels which include contact centres, self-service terminals, internet banking, email, fax, letter, social media.
• A contact centre is available to answer the customer's queries.
• When contacted, the customer is acknowledged and is given an expected time to follow back up within.
• To the greatest extent possible, customers dealing with us will be dealt with by the same contact person.

We provide customer-specific experience.
• In all transactions, customers are catered for immediately.
• The call is concluded with a customer-stated closing statement.

We are open and transparent about dealings.
• Customers can get access to products and rates information from our branches.
• Accessible products and rates information from our branches.
• It is important for customers to be well-informed.

PILLAR 4: BANKING MADE ACCESSIBLE
The following is made available through any of the various channels:
• Branch, online, Tel., fax, letter, social media.
• This is always provided to customers.
• It is important that customers are dealt with efficiently.

We are ready accessible to customers at any time, anywhere.
• Customers are always catered for immediately, especially by providing fast and simple solutions.
• If the problem is simple, customers will be dealt with by the same contact person.

Commitment Service Standards
Banking without barriers

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.

AIIBM
Association of Islamic Banking Institutions Malaysia
Phone: 03-2026 8012
Fax: 03-2174 1717
Website: www.aiibm.com.my

Ombudsman for Financial Services
(The primary mandate of the Ombudsman for Financial Services (OFS) is to settle disputes between you and financial service providers licensed or approved by Bank Negara Malaysia. OFS is independent, impartial and effective in resolving financial disputes.
Phone: 03-2272 2611
Email: ombudsman@of.org.my
Website: www.of.org.my

For more information, call 03-8230 2222*, visit your nearest AFFIN ISLAMIC Bank branch or log on to www.affinislamic.com.my for full terms and conditions.

* Effective 2016, the new Contact Centre number is 03-8230 2222.