

CUSTOMER SERVICE CHARTER

- SERVICE STANDARDS -

This Customer Service Charter outlines the key commitments and service standards that BNP Paribas Malaysia Berhad applies when providing services to its customers. This Charter mirrors and is structured around the four pillars of the Customer Service Charter developed by the Association of Banks in Malaysia.

These four pillars are as follows:

PILLAR 1: KNOW YOUR CUSTOMER

In understanding our customer profile, it enables us as a bank to:

- Anticipate their needs and preferences
- Offer products and services according to their requirements

PILLAR 2: TIMELY AND EFFICIENT SERVICE

In delivering seamless general banking services, our customers are aware of:

- Time that will be taken
- The steps involved in executing their instructions

PILLAR 3: TRANSPARENT AND PERSONABLE SERVICE

In endeavouring to deliver satisfactory customer experience, our customers are:

- Given access to products and services related information
- Handled by competent and knowledgeable staff who will strive to provide good service

PILLAR 4: BANKING MADE ACCESSIBLE

In offering a customer-centric engagement model, our customers are aware of:

- Multi-channel options
- Accessibility



Pillar 1: Know your Customer

| No. | Commitment | Service Standards |
|-----|--|--|
| 1.1 | We strive to help our customers find the right product to suit their needs/profiles. | <ul style="list-style-type: none">a. Knowledgeable staff is available to serve our customers.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 our customers through our Relationship Managers and the bank's website.d. The bank conducts periodic customer satisfaction feedback/surveys to ensure that our customers' needs are fulfilled. |

Pillar 2: Timely and Efficient Service

| No. | Commitment | Service Standards |
|-----|---|--|
| 2.1 | We will set a clear expectation on time taken for various services. | Information on time taken to deliver services to our customers, i.e. expected service standard is made available through our Relationship Managers and the bank's website. |
| 2.2 | We will serve customers promptly at our branch counter service. | BNP Paribas does not operate branch counter services in Malaysia. |
| 2.3 | We will efficiently attend to account applications at our branch counter service. | |
| 2.4 | We will efficiently attend to banking transactions. | <p>Executing a foreign currency remittance</p> <p>a. Inward - depending on the cut-off time</p> <ul style="list-style-type: none"> • Before cut-off time: credited on the same day • After cut-off time: credited on next working day <p>b. Outward - processing time depending on the cut-off time</p> <ul style="list-style-type: none"> • Before cut-off time: processed on the same day • After cut-off time: processed on next working day <p>Note: The date of receiving funds is subject to completeness of information and the extent of checks/due diligence performed by the bank in order to fulfill regulatory requirements.</p> |
| 2.5 | We will efficiently attend to product applications. | <p>Product application turnaround time (from full documents and information received by the bank)</p> <p>a. Loan application: within 3 weeks</p> <p>b. Trade financing: within 3 weeks</p> <p>Note: This is also subject to the complexity of the product.</p> |

| No. | Commitment | Service Standards |
|-----|---|--|
| 2.6 | We will follow through and provide the requisite updates to our customers' queries. | <p>a. Phone</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 first call <p>b. Written (email, letter or fax)</p> <ul style="list-style-type: none"> • For emails: <ul style="list-style-type: none"> i. The bank will provide acknowledgement response within 24 hours for enquiries addressed to csd_malaysia@asia.bnpparibas.com. ii. The bank will respond within 3 working days from date of receipt of enquiry if enquiry is not complex or does not involve a third party. • For letters or faxes: <ul style="list-style-type: none"> The bank will provide a timeframe and keep the customer updated upon receipt. <p>Note: Where the enquiry is complex or involves a third party, the bank will provide a reasonable timeframe and keep the customer updated accordingly.</p> |
| 2.7 | We will address our customers' complaints/issues consistently and promptly. | <p>a. Acknowledges our customers' complaints/issues within 24 hours of a working day</p> <p>b. Communicate clearly on the complaint/issue</p> <p>c. Addresses the complaint/issue in an equitable, objective and timely manner by informing the customer on the bank's decision no later than 14 calendar days from the date of receipt of the complaint</p> <p>d. Keep our customers updated if we are unable to address the 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 applied by BNP Paribas Malaysia Berhad.</p> |

Pillar 3: Transparent and Personable Service

| No. | Commitment | Service Standards |
|-----|---|---|
| 3.1 | We are open and transparent in our dealings. | <p>The following information is made available through our Relationship Managers and the bank's website:</p> <ol style="list-style-type: none"> a. Fees, charges, penalties and relevant interest rates and obligations in the use of a banking product or service b. Product related details, such as 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 our customers on banking products and services. | Our Relationship Managers/Product Specialists are knowledgeable about the bank's products and services. |
| 3.3 | We provide our customers with a personable service experience. | <ol style="list-style-type: none"> a. First impressions <ul style="list-style-type: none"> • Acknowledge our customers when they approach the bank • Offer to assist our customers b. Understand our customers' needs <ul style="list-style-type: none"> • Ask questions to understand what our customers want • Listen attentively to our customers c. Handle the queries/instructions <ul style="list-style-type: none"> • Provide options that meet our customers' needs • Use simple words and explanations with our customers • Perform end to end follow up until the 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 and virtually. | Our customers are kept informed on the physical and virtual channels available to them, through our Relationship Managers, internet banking and the bank's website. |
| 4.2 | We provide our customers with efficient services via our virtual platforms outside of normal banking hours. | Strive to ensure that our virtual channel meet the following target service levels: <ul style="list-style-type: none"> • Internet banking (service uptime/month) - 98% |
| 4.3 | We inform our customers on the various options for more convenient banking. | Share with our customers the various options for performing transactions through the following means: <ul style="list-style-type: none"> • Engagement by the bank personnel • Campaigns and brochures • The bank's website |
| 4.4 | We actively seek thoughts and suggestions on how the bank can serve our customers better. | Provide channels for our customers to render feedback via: <ul style="list-style-type: none"> • Bank's website • Internet banking • Client Service Department, BNP Paribas Malaysia Berhad, Vista Tower Level 48A The Intermark, 348 Jalan Tun Razak, 50400 Kuala Lumpur Tel: +603-2179 8361 Fax: +603-2179 8203 Email: csd_malaysia@asia.bnpparibas.com • Periodic customer satisfaction surveys <p><u>BNM</u> and <u>Ombudsman for Financial Services (OFS)</u> details/links are included herein as alternate avenues.</p> |