



CUSTOMER SERVICE CHARTER – SERVICE STANDARDS

A. BACKGROUND

The Agrobank Customer Service Charter was latest set up in May 2013 with the intention to outline key commitments and service standards for Agrobank when providing service to customers.

Our Customer Service Charter sets out our commitment to our customers, with the service you can expect. We aim to provide quality service and assistance to you to meet your different banking needs. We recognise that there will always be room for improvements, and as we establish new and better ways of working, we will formalise processes and procedures and include them here in our Customer Service Charter. This Customer Service Charter is for information purposes only and is not intended to, and does not, create any legally binding rights or obligations.

B. SERVICE STANDARDS

PILLAR 1 : KNOW OUR CUSTOMER

Description:

To understand the customers' profiles that enables us to:

- Anticipate the customers' needs and preferences.
- Offer products and services as per customers' requirements.

Expected Outcome:

BUILD TRUST

No.	Commitment	Service Standards
1.1	We strive to help customers to find/choose the right product that suit their need/profile.	a. Knowledgeable staff are available to serve customers. b. Customers information are gathered during the process of opening accounts which include the completion of banking forms and requesting for supporting documents when required. c. Information on features and fees for products and services are available to customers through various channels (i.e. branch/brochures/Contact Centre/Agrobank's website). d. Conduct periodic customer satisfaction feedback/surveys to ensure that customers' needs are fulfilled.

PILLAR 2 : TIMELY & EFFICIENT SERVICE
Description:

Deliver a seamless basic/general banking services wherein the customers are aware of:

- The turnaround time of services.
- Broadly, the steps/requisite documents involved in executing customers' instructions.

Expected Outcome:
BEING RELIABLE
Service Level Target:

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

No.	Commitment	Service Standards
2.1	We will set a clear expectation on turnaround time taken for various services.	Information on time taken to deliver services to customers i.e. expected service standard is made available through various channels (i.e. branch/brochures/Contact Centre/Agrobank's website).
2.2	We will serve customers promptly at our branch counter service.	Customer Waiting Time 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/ Fixed Return Islamic Account-i Transaction (FRIA-i)
2.3	We will efficiently attend to account applications at our branch counter service.	Account Application Turnaround Time (from full documents and information received). a. Open Basic Savings Account. <ul style="list-style-type: none"> • New Customer : within 20 minutes. • Existing Customer : within 15 minutes. b. Close Account Turnaround Time. <ul style="list-style-type: none"> • Basic Savings Account: within 10 minutes. • Basic Current Account: within 20 minutes. Note : This does not take into account onboarding process – we have our own onboarding process/introduction to our products and services.
		Issuance of ATM or Debit Card. Within same business day of opening savings account.

2.4	We will efficiently attend to product applications.	<p>Product Application Turnaround Time. <i>(from full documents and information received by the bank)</i></p> <p>a. Micro Financing : Within 6 working days. b. Personal Financing : Within 3 working days.</p>
2.5	We will follow through and provide the requisite updates to 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. • Where enquiry is complex, we will provide a reasonable timeframe and keep the customers updated accordingly. <p>b. Written (E-mail, fax, letter, social media)</p> <ul style="list-style-type: none"> • For e-mail <ol style="list-style-type: none"> i. Provide acknowledgement response within 24 hours if it is a working day. (for any enquiries, e-mail to : customer@agrobank.com.my) ii. Respond within 3 working days from date of receipt of enquiry if enquiry is not complex. • For letter or fax Provide timeframe and keep customers updated upon receipt of enquiries within 24 hours if it is a working day. • For social media (where applicable) <ol style="list-style-type: none"> i. Provide acknowledgement response within 24 hours if it is a working day. Otherwise, the acknowledgement response will be given on the following working day. ii. Respond within 3 working days from date of receipt of enquiry if enquiry is not complex. <p>Note : Where enquiry is complex, we will provide a reasonable timeframe and keep the customers updated accordingly.</p> <p>c. Counter</p> <ul style="list-style-type: none"> • Where no follow up is required, we will endeavor to provide first touch point resolution immediately. • Where follow up is required – within 3 working days from date of first visit. • Where enquiry is complex, we will provide a reasonable timeframe and keep the customers updated accordingly.

2.6	We will address customers' complaints /issues consistently and promptly.	<ul style="list-style-type: none"> a) Acknowledge customers' 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 customers on bank's decision no later than 14 calendar days from the date of the receipt of the complaint. d) Keep customers updated if we are unable to address the issues within the stipulated timeframe. e) Provide information on escalation to higher alternative avenues if the queries are not to the customers' satisfaction at first instance. <p>Note: Complaints management is governed by the guidelines spelt out by Bank Negara Malaysia (BNM)and we will operate accordingly.</p>
-----	--	--

PILLAR 3 : TRANSPARENT & PERSONABLE SERVICE
Description:

Endeavour to deliver the customers' experience wherein the customers :

- Are given access to products and services related information.
- Are handled by competent and knowledgeable staff who will strive to provide good service.

Expected Outcome:
BETTER ENGAGEMENT

No.	Commitment	Service Standards
3.1	We are open and transparent in our dealings.	<p>The following information are made available through any of the various channels of communication such as branch/brochures/Contact Centre/Agrobank's website:</p> <ul style="list-style-type: none"> a. Fees, charges, penalties and relevant profit rates and obligations in the use of a banking products or services. 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 / Relationship Manager is knowledgeable about Agrobank's products and services.
3.3	We provide customers a personable service experience.	<ul style="list-style-type: none"> a. First Impressions <ul style="list-style-type: none"> • Acknowledge customers when customers walk in/approach the bank counter. • Offer to assist the customers. b. Understand the customers' needs <ul style="list-style-type: none"> • Ask questions to understand what the customers want. • Listen attentively to customers. c. Handle the queries/instructions <ul style="list-style-type: none"> • Provide options that meet customers' needs. • Use simple words and explanations with the customers. • Perform end to end follow up until customers' issues are resolved.

PILLAR 4 : BANKING MADE ACCESSIBLE
Description:

Offer an engagement model wherein the customers are aware of:

- Multi-channel options.
- Accessibility.

Expected Outcome:
PROVIDE CONVENIENCE OF BANKING FOR CUSTOMERS' PEACE OF MIND

No.	Commitment	Service Standards
4.1	We are easily accessible via various channels i.e. physically & virtually.	Customers are able to locate the physical and virtual channels via Agrobank's website at www.agrobank.com.my
4.2	We provide customers with efficient services via our virtual platforms outside of normal banking hours	Strive to ensure that our virtual channels meet the following target service levels: <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.
4.3	We inform customers on the various options for more convenient banking.	We are accessible via the following channels: <ul style="list-style-type: none"> • Internet banking www.agrobank.com.my www.agronet.com.my • Contact Centre Agrobank Contact Centre 1300-88-2476 +603 2079 0600 Operation hours: 24 hours • Branch (locate nearest branch via Agrobank's website)

4.4	We actively seek thoughts and suggestions on how banks can serve customers better.	<p>a. We conduct periodic customer satisfaction survey</p> <p>b. We provide available channel for customers to provide feedback:</p> <ul style="list-style-type: none"> • Internet banking www.agrobank.com.my www.agronet.com.y • Contact Centre Agrobank Contact Centre 1300-88-2476 +603 2079 0600 Operation hours: 24 hours • E-mail customer@agrobank.com.my • Branch (locate nearest branch via Agrobank's website) • BNMLINK Laman Informasi Nasihat dan Khidmat (LINK) Tingkat Bawah, Blok D, Bank Negara Malaysia, Peti Surat 10922, 50929 Kuala Lumpur. 1-300-88-5465 (LINK) E-mail: bnmtelelink@bnm.gov.my Website : http://www.bnm.gov.my/bnmlink • Ombudsman for Financial Services Level 14, Main Block, Menara Takaful Malaysia, No.4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur. Tel : +603-2272 2811 Fax : +603-2272 1577 E-mail to: enquiry@ofs.org.my Website : www.ofs.org.my
-----	--	---