



AFFIN ISLAMIC



COMPLAINT

&

R E D R E S S G U I D E

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INTRODUCTION

At AFFIN BANK / AFFIN ISLAMIC, we are seriously committed to providing you, our customers, with a better level of service. We expect you to be provided with prompt and satisfactory service every time. Even with the greatest efforts and best intentions, sometimes mistakes do occur. If our service does not meet your expectations, we want to hear about them. You are most welcome to voice your dissatisfaction directly to our Customer Feedback & Resolution Management, a dedicated team to handle your feedback. You may reach the team by various avenues provided by the Bank and we assure you that every feedback received will be valued because **YOUR VOICE COUNTS!**

FEEDBACK

1. In person, by explaining to any AFFIN BANK / AFFIN ISLAMIC staff at the branch
2. By telephone, to our Contact Centre at 03-8230 2222
3. By email, to yourvoice@affingroup.com
4. By completing the [Online Feedback Form](#) available at our website, www.affinalways.com
5. By mail, to

Customer Feedback & Resolution Management
Level 9, Menara AFFIN
Lingkaran TRX, Tun Razak Exchange
55188 Kuala Lumpur

Our operating hours are:
8:45a.m. to 5:45p.m., Mondays to Thursdays
8:45a.m. to 4:45p.m., Fridays
(Closed on Public Holidays)

Non-disclosure of customers information or documents

We wish to advise that in accordance to the Section 134 (2) Financial Services Act 2013 and Section 146 (2) Islamic Financial Services Act 2013, we will not disclose our customer's information or documents to any third party or external organizations. The only other instances where we will disclose the customer's information or documents are:

- a) where it is required by law, Court Order or is otherwise legally permitted;
- b) where such disclosure is required under Order of Court, legislation or regulations to be divulged to any government agency, agencies or bodies established or approved by Bank Negara Malaysia;
- c) where requested or consented by the Customer in writing subject to further verification to ascertain authenticity.

Kindly refer to our Privacy Notice for further information.

SERVICE LEVEL COMMITMENT

We will acknowledge all complaints within **24 hours on a working day/ 2 working days** verbally and/ or in writing and aim to address most issues within **7 working days** of receiving your complaint. Some matters are more complex and can take a little longer to resolve. If that is the case, we will keep you informed of the progress.

COMPLAINT MANAGEMENT WORKFLOW

Filing A Complaint

All complaints received will be managed by Customer Feedback & Resolution Management.



Acknowledgement / Addressing

Complaints will be acknowledged verbally and/ or in writing within **24 hours on a working day/ 2 working days** indicating the person/ department who will be in touch with you on the complaint and where applicable when you can expect a response.
We hope to address your complaint within **7 working days**.



Investigation

All complaints received will be duly investigated and the respective department will be assigned to resolve the complaint.



Resolution

Upon completion of investigation, we will respond to you accordingly.
We will endeavour to address/ resolve your complaint within **7 working days**.
In instances where we may not be able to address your complaint within the desired timeframe, you will be duly informed.



Redress

There could be instances where you may not be fully satisfied with our decision. We respect that. You may seek redress at the following avenues **within 6 months** of receiving the final decision from the Bank:

- a) Bank Negara Malaysia
- b) Ombudsman of Financial Services
- c) Securities Industry Dispute Resolution Centre (SIDREC)

For more information on the services provided, you may visit BNM's website at www.bnm.gov.my, OFS's website at www.ofs.org.my and SIDREC's website at www.sidrec.com.my.

HOW TO VOICE YOUR DISSATISFACTION EFFECTIVELY

When filing a complaint, here are some important tips to remember:

- a) Provide us your **full name**, **address**, the **contact numbers** and **email address** where we can reach you.
- b) Provide details of your account with us.
- c) Explain issues in an orderly manner with the relevant dates and the names of individuals/ Department/ Branch involved. Describe the unfulfilled expectations, frustration felt and / or anxiety you experienced as appropriate.
- d) Include other information that you believe necessary to support your complaint, including copies of relevant documents (not originals).
- e) State exactly what you want done to resolve your complaint i.e. desired outcome.

HOW TO PROVIDE US FEEDBACK ON OUR COMPLAINT HANDLING

We are committed to continuously improve our complaints handling procedures to meet the expectations of our customers. If you have any comments on our complaint handling or wish to share your experience with us during the course of resolving your complaint, you may provide us your feedback by sending us an email at yourvoice@affingroup.com

FREQUENTLY ASKED QUESTIONS

Q1: How do I lodge a complaint?

A1: Complaints are preferably made in writing. You can write the complaint in Bahasa Malaysia or English. You could either complete our online feedback form, email us to yourvoice@affingroup.com or you may send us a letter addressed to Customer Feedback & Resolution Management, Level 9, Menara AFFIN, Lingkaran TRX, Tun Razak Exchange, 55188 Kuala Lumpur.

Q2: Can I verbally complaint?

A2: Yes, complaints lodged verbally are valid. However, you are encouraged to write in to us for the following reasons:

- To avoid any misunderstanding and/ or misrepresentation of the issues raised
- To ensure that the issues raised are sufficiently addressed
- A first party narration of the complaint is deemed to be more impactful

Q3: What information should I include in my complaint?

A3: The most important part of filing a complaint is ensuring that you provide us the following information:

- a) Give your name, address, contact number and email address where you can be reached.
- b) Provide details of your account with us.
- c) Explain issues clearly in an orderly manner with the relevant dates and the names of individuals/ department/ Branch involved. Describe the damage done, frustration felt or anxiety you experienced as appropriate.
- d) Other information that you believe necessary to support your complaint, including copies of relevant documents (not originals).
- e) State exactly what you want done to resolve your complaint i.e. desired outcome.

Q4: How long will it take to resolve my complaint?

A5: For complaints that are not complex and/ or involve external parties, the average time taken to resolve the complaint upon receipt is about **5 working days**.

Q5: What will happen to my complaint?

A5: Your complaint will be managed by Customer Feedback & Resolution Management. We will acknowledge your complaint verbally and/ or in writing within **24 hours on working day/ 2 working days**. Customer Feedback & Resolution Management will investigate the complaint and will assign ownership on the resolution. The respective department will be in contact with you on the resolution. If more time is required on the resolution/ investigation, you will be duly informed.

Q6: How will the information in my complaint used?

A6: The personal information furnished in your complaint will be strictly used to facilitate investigation on the complaint only. Your providing us with the requested information is voluntary except that your failure to provide such information may result in our being unable to process your complaint.

Q7: Is my complaint too small?

A7: Every complaint will be viewed seriously by the Bank as we are committed to continuously improve our service levels to better serve you.

Q8: If I am not satisfied with the response received from branch or department, who can I refer to?

A8: You may refer to Customer Feedback & Resolution Management through any of the following avenues:

- By completing the [online feedback form](#)
- By email to yourvoice@affingroup.com
- By mail to:
Customer Feedback & Resolution Management
Level 9, Menara AFFIN
Lingkaran TRX, Tun Razak Exchange
55188 Kuala Lumpur
- By telephone to our Contact Centre at 03-8230 2222

FREQUENTLY ASKED QUESTIONS

Q9: If I did not receive any response from the Branch or department pertaining to my complaint, what should I do?

A9: You may call our Contact Centre at 03-8230 2222 to raise your concerns.

Q10: If there is additional information on the complaint, how do I update the Bank?

A10: You may call our Contact Centre at 03-8230 2222 or email us at yourvoice@affingroup.com detailing the information which you wish to update for the complaint which you had raised.

Q11: If I am not an account holder of Affin Bank/ Affin Islamic Bank Berhad & can I lodge a complaint on behalf of the account holder?

A11: For account related issues:

Yes, you may. However, the Bank will liaise with the account holder.

For services issues or general feedback:

The lodgment is not restricted to the account holder. We will liaise with you as we are committed to continuously improve our services.

Q12: If I am unable to clearly highlight my grievances, can I appoint a representative to liaise with the Bank on my behalf?

A12: Yes with condition that there is a written consent duly signed by your goodself appointing the third party to represent you and for the Bank to deal directly with the third party on your complaint.

Q13: Can I complain if I no longer have key documents relevant to my complaint?

A13: Yes. However, it may take longer time to investigate the complaint and there maybe occasions where the complaint cannot be resolved due to lack of sufficient documents to conclude the investigation.

Q14: Is there a time limit for making a complaint?

A14: Sometimes, depending upon the nature of the complaint usually involving claims and compensation.

Q15: Do I have to accept the Bank's decision?

A15: No, you do not have to accept the Bank's decision. You are always free to approach other complaint resolution bodies such as Bank Negara Malaysia, The Association of Banks in Malaysia and Ombudsman for Financial Services or any other avenues available.

Q16: If I am not satisfied with the Bank's decision, where can I seek redress?

A16: You may refer the matter to either of the following bodies within 6 months upon receiving the decision from the Bank:

BNM

A complaint resolution arm of Bank Negara Malaysia

BNMLINK (strictly by appointment)
4th Floor, Podium
AICB Building
No. 10, Jalan Dato' Onn
50480 Kuala Lumpur

Customer Contact Centre (BNMTELELINK)

Telephone : 1-300-88-5465

Website : www.bnm.gov.my

Webform (eLINK)* :
<https://telelink.bnm.gov.my>

Operating Hours : 9.00 a.m. - 5.00 p.m.
(Monday – Friday except public holidays)

ABM

An avenue set up by The Association of Banks in Malaysia to handle public enquiries and complaints on banking matters

The Association of Banks in Malaysia (ABM)
A-11-1, AICB Building
No. 10 Jalan Dato' Onn
50480 Kuala Lumpur

Contact Number:
1-300-88-9980 (toll free)

Website:
www.abm.org.my

Webform (eABMConnect)* :
www.abm.org.my/eabmconnect

Operating Hours:
9.00 a.m. - 5.30 p.m. (Monday – Friday)

AIBIM

An avenue set up by The Association of Islamic Banking Institutions Malaysia to handle public enquiries and complaints on Islamic Banking matters

Association of Islamic Banking Institutions Malaysia
4 Floor, Menara Bumiputra
21 Jalan Melaka
50100 Kuala Lumpur

Contact Number:
03-2026 8002 / 8003

Facsimile: 03-2026 8012
Website: www.aibim.com

Webform / E-mail:
staff@aibim.com

Operating Hours:
9.00 a.m. - 5.45 p.m. (Monday - Thursday)
9.00 a.m. - 4.45 p.m. (Friday)

Ombudsman for Financial Services

The primary mandate of the Ombudsman for Financial Services (OFS) is to settle disputes between you and our Members who are financial services providers licensed or approved by Bank Negara Malaysia. OFS is independent, impartial and effective in resolving financial disputes.

Ombudsman for Financial Services

Level 14, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur

Contact Number	: 03-2272 2811
Facsimile	: 03-2274 5752
Website	: www.ofs.org.my
Webform	: www.ofs.org.my/en/feedback.html
Operating Hours	: 8.30 a.m. - 5.30 p.m. (Monday – Friday)

SIDREC

A body approved by the Securities Commission Malaysia (“SC”) to handle capital market-related disputes involving monetary loss between individuals or sole proprietors and SIDREC Members.

Securities Industry Dispute Resolution Center (SIDREC)

Unit A-9-1, Level 9, Tower A, Menara UOA Bangsar
No. 5, Jalan Bangsar Utama 1, 59000 Kuala Lumpur

Contact Number	: 03-2282 2280
Facsimile	: 03-2282 3855
Website	: www.sidrec.com.my
Webform	: www.sidrec.com.my/contact/
Operating Hours	: 9.00 a.m. - 6.00 p.m. (Monday – Friday)

AKPK

An agency set up by Bank Negara Malaysia to help individuals take control of their financial situation and gain peace of mind that comes from the wise use of credit.

Agensi Kaunseling & Pengurusan Kredit (AKPK)

Level 5 and 6, Menara Bumiputra Commerce
Jalan Raja Laut 50350 Kuala Lumpur

Contact Number	: 03-2616 7766
Facsimile	: 03-2282 3855
Website	: www.akpk.org.my
Webform	: www.akpk.org.my/voc
Operating Hours	: 9.00 a.m. - 6.00 p.m. (Monday – Friday)

Q17: Can I approach the external avenues such as BNM and OFS directly on my complaint?

A17: No. Your complaint must be heard by the Bank first. If you are not satisfied with the Bank’s decision on your complaint, you may then refer your complaint to the OFS or Bank Negara Malaysia, whichever is relevant to the case. You will need to submit a copy of the Bank’s final decision conveyed in writing (copy of letter from the Bank).

Q18: Does Bank Negara Malaysia (BNM) deal with all types of financial-related complaints?

A18: BNM deals with all types of financial-related complaints except for the following:

- A complaint that has yet to be reviewed by the institution concerned;
- A complaint against an institution that is not regulated by Bank Negara Malaysia;
- A banking complaint submitted by a third party without the written permission of the account holder for the third party to refer to Bank Negara Malaysia;
- A complaint which has been sent to the OFS, filed with the Court / Consumer Tribunal or handled by legal firms;
- A complaint with fraud element;
- A complaint that is not signed or without any name or contact numbers to enable Bank Negara Malaysia to contact the sender; and
- A complaint by the agent of the institution, e.g. a debt collector, a car reposessor, an insurance/ takaful agent against his/ her principal.

Q19: What happens if I decide not to continue with my complaint?

A19: You can withdraw your complaint at any time during the complaint management process either verbally or in writing via the same avenues used to lodge the complaint. You can tell us why you have decided not to pursue your complaint although not necessary.

Q20: Where can I go if I am not satisfied with the Bank's decision pertaining to my loan repayment or if I need help to deal with my loan problem?

A20: You can contact Agensi Kaunseling Dan Pengurusan Kredit (AKPK) if you need help in managing your debt. AKPK was set up by Bank Negara Malaysia in 2006 and the services offered by AKPK include credit counselling and debt management. AKPK also conducts financial education programmes on the proper use of consumer credit and basic money management. The services of AKPK are free of charge. You can get further details on AKPK from its website; www.akpk.org.my