PUBLIC BANK BERHAD

CUSTOMER COMPLAINT HANDLING PROCEDURE

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1. Policy

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i. The Bank will, in the first instance, strive to "do it right the first time". However, we acknowledge that misunderstandings and errors will happen. In these instances, we recognize that our customers have a fundamental right to complain about our product, service or actions or lack of action.

   We consider complaints as a valuable channel of customer communication for improvements as well as an opportunity to demonstrate how highly we value our customer's patronage.

ii. In handling complaints, we shall

   a. Attend to customers in a helpful and courteous manner

   b. Provide customers with an easy manner on which to make complaints

   c. Act speedily within pre-determined time-frames

   d. Treat the complaint fairly by first obtaining all relevant information

e. Provide for an avenue to appeal decisions

f. Keep our customer informed

g. Offer an apology or other remedies as necessary

iii. In order to better prepare our staff to handle complaints effectively, provisions for training on complaint handling is continuously implemented.

2. Responsibilities

2.1 Initial Contact Public Bank staff shall

i. Receive complaint and attempt to resolve complaint.

ii. if complaint is resolved at this stage, record the complaints in the "Customer Complaints Register".

iii. If complaint cannot be resolved immediately:
   a. Make a record of the complaint in the "Customer Complaints Register".
   b. Refer to Complaint Personnel, Head of Business Administration (HBAD).

2.2 Head of Business Administration shall;

i. Receive complaint and attempt to resolve complaint.

ii. Obtain all evidence

iii. Investigate the complaint

iv. Liaise with relevant parties to formulate a solution or response

v. Follow up and monitor to ensure resolution is completed within established time-frames

vi. Forward decision, solution or response to the Assistant Vice President - Banking Operations (AVP-BO) and if required for Compliance Officer's recommendation.

vii. Submit all appeal documentation for Management's decision

viii. Keep customer informed

ix. Handle obnoxious customers

x. Compile all complaints by collecting all and recording same in the " Customer Complaints Register"

xi. Ensure proper update and filing of documents

xii. Provide training and guidance, with the assistance of the Compliance Officer on complaint policies and procedures

xiii. Ensure complaint forms are available and accessible to customers

2.3 Business Administration Department shall

i. co-ordinate all appeals made by customers

ii. act as intermediary between customer, branches and other Head Office departments

iii. log-in all complaints received directly from customers in the Customer Complaint Register.

3. Operational Procedures

3.1. Customer Complaint Form

i. The Complaint Form (Annexure II) is an important document in the Complaint Management. All complaint forms together with any associated documents are recorder for future reference.

ii. All complaints received are recorded in the Customer Complaint Register.

3.2 The complaint procedure has three main stages:

i. <u>Stage 1 - Informal Stage</u>

a. Contact staff deal with initial complaint and attempt to resolve it immediately. At this stage the complaint may be handled verbally.

b. Contact staff must acknowledge customers' complaint and apology must be given.

c. Contact staff must record all complaints (resolved & unresolved) into the "Customer Complaints Register".

d. Unresolved complaint will be forwarded to Head of Business Administration (HBAD) and the same will be notified by the stated, to the Assistant Vice President - Banking Operations (AVP-BO) and Compliance Officer (CO).

e. At the end of the day, all resolved complaints which were recorded in the "Customer Complaints Register" shall be forwarded to the AVP-BO and CO for noting and necessary action if any.

ii. Stage 2 - Formal Stage

a. The following complaint/s shall be referred to AVP- BO :

- if the complaint is not resolved at the first Stage
- if the nature of complaint is of more significant issues e.g. those monetary in nature
- those which a complainant thinks are more significant e.g. demand to see a senior personnel
- loud, obnoxious or difficult customers

b. The AVP- BO shall deal with complaints and attempt to resolve it.

c. If the complaint still cannot be resolved at this stage, customer will be advised that the matter will be further investigated and he/she will be provided with a response within 7 days.

e. The AVP BO shall investigate the complaint and where necessary, liaise with relevant parties to formulate a solution or response.

f. Conclude the investigation within the established time-frame (7 days) and send a written explanation of what has been decided and why. The AVP-BO shall sign the letter.

g. Follow-up by contacting the customer following your response to verify whether or not the matter has been resolved satisfactorily. If the customer is unhappy

with the response, the avenue to appeal the decision/s as described at Stage 3 - Appeal Stage which will be made known to the customer.

iii. Stage 3 - Appeal Stage

a. The avenue of appeal for customers who remain dissatisfied with decisions made, shall be coordinated by the Business Administration Department. All documents pertaining to the complaint shall be forwarded to the Central Operations Department. Complainants will be given the opportunity to present their case themselves.

b. Business Administration Department will investigate the complaint and where necessary, liaise with relevant parties to formulate a solution or response.

c. The results of the appeal and the reason for them will be given to the Complainant in writing within 07 days.

d. The AVP-BO shall sign the letter.

3.3 Time Limit

i. Speed is of the essence. The general requirement is to resolve the complaint as quickly as possible.

ii. In any case, the following turnaround time shall apply:

Stage	Turnaround Time
Acknowledgment of Complaint needing further investigation	Acknowledgments for face to face complaints shall be given immediately.
Final response for customer at formal stage	Maximum 07 days from date the customer made the complaint.
Final response for customer at appeal stage	Maximum 10 days from date the customer made the complaint.

3.4 Remedies

i. Whenever possible, complaints will be settled at the first stage (informal stage). At minimum, the customer complaint will be acknowledged and an apology given.