



GENERAL CLIENT CHARTER

As a responsible Islamic Financial Service Provider, we strive to provide our customers with the best service following the tenets and best practices of Islam as described in a hadith narrated by Al-Baihaqi wherein the prophet said, *“Allah loves, when one of you is doing something, that he [or she] does it in the most excellent manner.”*

1. Ensuring Safe Operations

We recognise your need for a safe and secure environment to conduct your banking transactions.

In order to provide you with dependable and secured services, the Bank has employed various security standards and authentication protocols in compliance with the relevant security and regulatory standards and requirements. We are committed to ensuring that your transactions are safeguarded and protected at all times.

2. Privacy of Customer Information

Confidence and trust is the keystone in every strong relationship.

By giving us your personal and financial information you are entrusting us with the use of the same. We are committed to ensuring that the confidence entrusted in us is well placed and that your privacy is respected and protected at all times.

Please refer to our **Privacy Policy** for a more detailed explanation of our use of your information as well as the principles in place with regards to safeguarding the same.

3. Reliable and Quality Services

In providing any products or services, we will always have your best interest in mind.

We endeavour to provide you with products and services that are reliable and of quality which serve your needs and requirements. We also seek to provide you with a high level of service by employing skilled and trained personnel in order to ensure that your experience with us is good and meets with your satisfaction.

To this end, we endeavour to

- extend our operating hours at **Jalan Melaka, SS2 Petaling Jaya, Bandar Tasik Selatan, Butterworth, Ipoh, Batu Pahat, Melaka, Johor Bahru, Kota Bharu, Kota Kinabalu, Alor Setar and Kuching** on the last working day of the month until **6PM**;
- serve our customer within **3 minutes** at teller counters;
- provide a toll free helpline **1300 88 8787** which is operating from Monday to Friday, 9AM to 9PM.

Further, we are also committed to finding ways to continuously improve and enhance our products and services and we welcome any comments or suggestions that you may have in order for us to do so. We will ensure that

all your queries and complaints are attended to promptly and shall, where required, take the necessary action in relation thereto.

You may address all such enquiries and complaints to our Customer Service at:

Bank Muamalat Malaysia Berhad
Customer Service Department,
Level 19, Menara Bumiputra,
Jalan Melaka, 50100 Kuala Lumpur.
Tel: +603 – 2059 1333
Email: feedback@muamalat.com.my

4. Transparency and Fairness of Products and Services

We are committed to ensuring the transparency of our products and services.

We are aware that any expectations you may have pertaining to our products and services will be based on the information that is provided or made available to you.

We strive to ensure that our products are Shariah compliant by engaging a team of qualified professionals as our Shariah Committee and all the guidance and advice are implemented in letter and spirit.

As such, to ensure that there are no misconceptions or misunderstandings, we endeavour to represent our products and services in a clear, responsible and accurate manner and to provide you with all information as may be necessary pertaining to such products and services. We will also endeavour to explain all the salient points to ensure you fully understand the terms and conditions of the financing documentations.

For detailed information of our products and services, please refer to the product description. **Wholesale . Consumer . Other Services .**

We will treat all customers fairly, with equal opportunity and will not discriminate against age, religion, race, gender or disability.