INVESTIGATION REQUIREMENT

Investigation and Assessment of Card Fraud Cases

1. When a customer lodges a report on a card dispute, Bank Muamalat Malaysia Berhad ("the Bank") will acknowledge receipt of the report. A dispute reference number will be given to customer for follow up inquiries (when required).

2. The following minimum information must be provided by the customer for the Bank to commence the investigation process:

   (a) customer's name;
   (b) customer's NRIC or passport number;
   (c) affected card number;
   (d) date of the disputed transaction;
   (e) amount of the disputed transaction;
   (f) reason of disputed transaction;
   (g) date of discovering that your BMMB card is not in your presence (for lost card cases); and
   (h) copy of Police Report that clearly state item (a) to (f).

3. Within 3 working days from the date of receiving the report, the Bank's Fraud Team will issue one of the following: (i) 'Acknowledgement of Reported Card Dispute' letter if all the required information under Clause 2 is complete; or 'Confirmation of Disputed Transactions' letter if any required information under Clause 2 is incomplete.

4. Upon receiving your dispute, please note that the disputed Credit or Debit Card will be placed under a temporary block pending receipt of the required documentation, as a precautionary measure to prevent any further unauthorised transactions or potential losses.

5. Upon receipt of complete information, the Bank will proceed with the following action:

(a) Commence a formal investigation by gathering all relevant transaction facts; and
(b) Contact customer via registered phone number or email for further clarity or additional details are required.

6. During the course of investigation, the Bank reserves its right to request additional supporting documents or information via telephone or email (cfdm@muamalat.com.my).

7. Please note that the Bank will only commence formal investigations once all minimum information and documents listed under Clause 2 are fully received. The Bank reserves the right to treat this matter as closed when customer failed to provide the requested information within the stipulated timeframe.

8. The final outcome of the investigation ("Decision Letter") will be delivered to customer via email within fourteen (14) workings days from the date the Bank received complete documents listed under Clause 2 above.

9. Please be advised that any attempt to file false claim(s) on disputed transaction(s) will be treated as a criminal act against the Bank. The Bank reserves its absolute rights to report such incidents to appropriate authorities for criminal investigation or other further action, without prejudice to the Bank's rights to pursue civil legal action permitted by law.

10. Should customer have further inquiries and assistance regarding the investigation findings, do not hesitate to contact the Bank via email at cfdm@muamalat.com.my or the Bank's Fraud Hotline at 03-26158000.

11. Should customers remain dissatisfied with the Bank's investigation outcome, they may refer the matter to BNMLINK (Bank Negara Malaysia) for further guidance and assistance. Customers are encouraged to first lodge their complaint directly with the Bank and obtain the Bank's final written decision before escalating the matter to BNMLINK. The contact details of BNMLINK are as follows:

Address:
BNMLINK
Bank Negara Malaysia
50929 Kuala Lumpur
Contact Number: 1-300-88-5465
Website: www.bnm.gov.my
Online Complaint Portal: www.bnm.gov.my/bnmlink

12. If customers are still not agreeable with the Bank's explanation on the investigation findings and decision, customer's may refer their dispute to the Financial Markets Ombudsman Service (FMOS) for independent and fair handling of complaints within six (6) months from the date of the Bank's final Decision Letter. FMOS accepts disputes involving direct monetary losses up to a maximum limit of RM250,000.00. The contact details are as stated below:

Address:
Financial Markets Ombudsman Service
14th Floor, Main Block
Menara Takaful Malaysia
No.4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Contact Number: +603 2272 2811
Website: https:// www.fmos.org.my
Fax: +603 2272 1577