



MUAMALAT BEYOND PREMIER BANKING SERVICE CHARTER

A. BACKGROUND

We are committed to deliver holistic, Shariah compliant financial services to our Premier Banking customers. We believe in building long-term and mutually beneficial relationships with our Premier Banking customers. This Charter underlines our commitment to provide the highest standards of service in all our dealings with our Premier Banking customers. This charter shall be read together with BMMB Customer Service Charter and BMMB Treat Customer Fairly Charter.

B. SERVICE STANDARDS

No	Commitment	Service Standards
1.1	We will strive to provide holistic Shariah compliant financial services to suit the Premier Banking Customer's profile	<ul style="list-style-type: none"> • Perform suitability Assessment and Risk Profiling to aid in recommending investment products • Perform Customer Fact Finding to aid in recommending Takaful Plans
1.2	We will provide Premier Banking customers with personalised service	<ul style="list-style-type: none"> • Provide designated queue numbers at branches for Premier Banking customers • Provide an executive lounge for Premier Banking customers at the Muamalat Beyond Premier Banking Centre located at Ampang Point • Provide light refreshments for Premier Banking customers at the Muamalat Beyond Premier Banking Centre • Access to the Muamalat Beyond Premier Banking Centre meeting room facility and reserved Parking subject to prior reservation • Provide regular market updates and outlook
1.3	We will provide privileges to Premier Banking customers	<ul style="list-style-type: none"> • Birthday month special promotion for Muamalat Beyond customers

No	Commitment	Service Standards
1.4	We commit to embed fair dealings in services to Premier Banking customers	<ul style="list-style-type: none"> • We will be honest, professional and ethical in all our dealings. This includes providing financial services or products suitable to our Premier Banking customers' financial circumstances and preserving the confidentiality of our Premier Banking customers' information
1.5	We commit to ensure that Premier Banking customers are provided with clear, relevant and timely information on financial services and products	<ul style="list-style-type: none"> • We will provide customers with relevant and timely information in a product disclosure sheet • We will disclose key product features, fees and charges, risks and benefits in a clear and concise manner • We will ensure that critical terms are brought to the customer's attention and explained thoroughly
1.6	We commit to the privacy of our Premier Banking customer's Personal & Financial Information	<ul style="list-style-type: none"> • We commit to protect the privacy and confidentiality of personal and financial data of all our Premier Banking customers at all times
1.7	We commit to fair and effective handling of customer complaints	<ul style="list-style-type: none"> • We commit to ensure that all customer complaints are dealt with and addressed fairly and expeditiously and that customer feedback is taken seriously