

CUSTOMER SERVICE CHARTER

At Hong Leong MSIG Takaful Berhad (HLM Takaful), we aim to consistently meet our customers' financial and protection needs. We listen, plan and provide solutions throughout every phase of their lives. We are committed to deliver the best service to our valued customers.

There are 4 pillars in the Charter's Service Standards;

PILLAR 1	:	TAKAFUL MADE ACCESSIBLE
PILLAR 2	:	KNOW YOUR CUSTOMER
PILLAR 3	:	TIMELY, TRANSPARENT & EFFICIENT SERVICE
PILLAR 4	:	FAIR, TIMELY & TRANSPARENT CLAIMS SETTLEMENT PROCESS

PILLAR 1		TAKAFUL MADE ACCESSIBLE
Description		Offer an active engagement model wherein a customer is aware of: <ul style="list-style-type: none"> • Multi-channel options & accessibility for participating and enquiry. • Where and how to provide feedback, suggestions and to complain.
Expected Outcome		Better engagement and improved services
No	Commitment	Service Level
		<ul style="list-style-type: none"> • Multi-channels and appropriate channels are being used for participating and enquiry • Online channels are being used for participating and enquiry • Feedbacks, suggestions and complaints are received via channels provided
1.1	We will make Takaful products easily accessible via various channels, physically and virtually, to obtain information, participate or make enquiries.	i) Customers are kept informed on the physical and engagement channels available for them to participating products or to make enquiries. Specifically, customers should have access to the following: <ul style="list-style-type: none"> ✓ Takaful agent locator. ✓ List of customer engagement channels, i.e., corporate website, self-service customer web portal and call center. ✓ Social media ii) For a new self-service experience, we have provided an online customer portal for Family Takaful known as HLMTakaful360 https://www.hlmtakaful.com.my/HLMT360/Login/1.aspx
<i>Note: Channel availability may vary from time to time, and customers will be informed accordingly.</i>		
1.2	We will actively seek feedback, suggestions or complaints on how HLM Takaful can serve customers better	i) Customers are provided with available channels to provide feedback suggestions or complaints via: <ul style="list-style-type: none"> • Corporate website: https://www.hlmtakaful.com.my • Customer Portal: www.hlmtakaful.com.my/HLMT360/Login/1.aspx • General Line: 03-76501800 • Branch location: https://www.hlmtakaful.com.my/contact-us/our-branches.aspx • Email: ReachUs@takaful.hongleong.com.my • Social Media: HTTPS://www.facebook.com/HongLeong.MSIG.Takaful • Letter: Level 5, Tower B, PJ City Development, No. 15A, Jln 219, Seksyen 51A, 46100 Petaling Jaya, Selangor
<i>HLM Takaful will conduct periodic customer satisfaction feedback/surveys to ensure that customers' needs are fulfilled.</i>		

PILLAR 2		KNOW YOUR CUSTOMER
Description		To understand a customer profile adequately which enables the Takaful Operators to: <ul style="list-style-type: none"> • Know and anticipate the customer’s needs and preference. • Ask for requisite information and documents to best advice the customer. • Offer suitable products and services.
Expected Outcome		Build Trust
No	Commitment	Service Level
		<ul style="list-style-type: none"> • 90% of customers are served with suitable products and services which fit their needs and wants • Minimal complaints (ratio of 5% of total complaints) are about not understanding what was offered and/or not having the suitable products and services.
2.1	We will strive to help customers find the right product to suit their needs	i) Knowledgeable and ethical staff and agents are available to serve customers.
		ii) Training <ul style="list-style-type: none"> • Ensure employees and intermediaries are properly trained on products and services offered. • Training must be provided any time a new product is launched and regularly as refresher courses on existing products.
		iii) Understanding Customers’ Needs. In order to understand the customers’ profile adequately, HLM Takaful including their agents shall: <ul style="list-style-type: none"> • Listen attentively to the customers. • Acknowledge and properly understand the customers’ needs and preferences. • Ask for requisite information and documents to advise the customers accordingly and in accordance with the industries’ Code of Practice on Personal Data Protection for the Insurance and Takaful Industry in Malaysia 2016 and the Personal Data Protection Act 2010. • Offer options of suitable products and services to meet the customers’ needs and wants.
		iv) Any options provided to customers shall be explained and on an “opt-in-basis”, e.g., riders, sharing / using customer information for marketing and research purposes.
<i>Note: Handling of customer information is governed by Bank Negara Malaysia’s Policy Document on Management of Customer Information and Permitted Disclosures and HLM Takaful shall operate accordingly.</i>		

PILLAR 3		TIMELY, TRANSPARENT & EFFICIENT SERVICE
Description		Deliver a seamless service wherein customers are aware of: <ul style="list-style-type: none"> • HLM Takafuls' responsibilities towards customers. • Expected service standard and time taken to deliver these services, i.e., time taken to answer enquiries / resolve complaints. • Where and how to obtain information required i.e., product features and costs.
Expected Outcome		Customer Satisfaction
No.	Commitment	Service Level
		<ul style="list-style-type: none"> • 80% of customers are being service within the expected service level and timelines • 100% of customers are issued with certificate documents in a timely manner • Declining complaints ratio
3.1	We will set clear responsibilities towards customers and uphold it.	i) A standard commitment on clear responsibilities to be a mandatory write up on all client charters should cover the following guiding principles: - <ul style="list-style-type: none"> • A clear and concise objective of the Charter. • Mission. • Values to be provided to the customer, e.g., fairness, transparency, integrity, ethics, professionalism, timeliness. • Efficient/effective communication channels
3.2	We will set clear expectation on time taken for various services.	i) To include a clear expectation on time taken for various services: - <ul style="list-style-type: none"> • Delivery of Services: - Information on turnaround time on delivery of services is made available in the Clients Charter via website www.hlmtakaful.com.my. • The same information can be obtained from the following channels: <ul style="list-style-type: none"> ✓ General line: 03-76501800 ✓ Email: ReachUs@takaful.hongleong.com.my ✓ Branches • Standards adopted <ul style="list-style-type: none"> ✓ Serve Walk-in Customer Promptly: ✓ Customer Waiting Time: Within 10 minutes

3.3	We will ensure efficient certificate servicing and providing relevant documentation in a timely manner.	<ul style="list-style-type: none"> i) Customers shall be informed of each step and documentation required to alter, renew, surrender or cancel a certificate, e.g., what happens when there are changes to the certificate, notice on renewal, etc. as well as consequence arising from any of these actions. ii) Customers are to be reminded in the renewal notice to inform HLM Takaful of any changes in the risk before renewal. iii) The standard operating procedure on dealings with customers must be clearly complied with.
3.3(a)	We will ensure efficient certificate servicing and provide relevant documentation in a timely manner (Family Takaful).	<ul style="list-style-type: none"> i) Family Takaful <ul style="list-style-type: none"> • Certificate Account Turnaround Time (from receipt of full documentation, information and payment of contribution): - <ul style="list-style-type: none"> a) Certificate Issuance (upon acceptance in the certificate system) <ul style="list-style-type: none"> <u>New and Existing Customer: -</u> ✓ Standard cases – within 5 working days (excluding printing of certificate contract). ✓ Additional information required / pre-existing medical condition / complex cases – within 10 working days. • Change of certificate account details (endorsement): <ul style="list-style-type: none"> a) Certificate Changes (Non-financial) - within 3 working days. b) Certificate Changes (Financial): <ul style="list-style-type: none"> ✓ Standard cases - within 5 working days. ✓ Non-Standard cases - within 10 working days. • Reinstatement: within 8 working days (with payment & complete documentation.) ii) Renewal notice issuance: <ul style="list-style-type: none"> • Contribution due date for certificate with non-monthly payment mode, SMS contribution due notice will be sent 30 calendar days before the next contribution. • Contribution due date for certificate with monthly payment mode, SMS contribution due notice will be sent, 7 calendar days before the next contribution iii) Cancellation/surrendering of certificate: <ul style="list-style-type: none"> • 10 working days upon receipt of full documents – to also include processing of refund contribution. iv) Issuance of certificate is together with medical / hospitalization card for individuals – <ul style="list-style-type: none"> • Within same business day of certificate issuance
<p><i>Note: The timelines above do not take into account onboarding process – HLM Takaful has their own onboarding process/introduction to its products and services.</i></p>		

3.4	We will be open and transparent in our dealings.	<p>The following information shall be easily accessible and made available through the various channels of communication such as branches / brochures / general line / social media / website:</p> <ul style="list-style-type: none"> ✓ Product related details, i.e., product features, product disclosure sheets, terms and conditions, key facts and exclusions will be shared at the point of sale. ✓ Fees and charges (other than contributions), as well as obligations in the use of a product or service (e.g., when contribution needs to be paid and explaining payment before cover warranty). ✓ Anti-fraud statement and key points to remember, i.e., confidentiality of customer information, free look period of not less than 15 calendar days (Family Takaful) and HLM Takaful's right to reject or accept applications. ✓ All the above information shall be explained and stated using simple words and in an easy-to-understand manner.
3.5	We will follow through and provide the requisite answers / updates to customers' queries & complaints promptly	<ul style="list-style-type: none"> i) Phone <ul style="list-style-type: none"> • Where no follow up is required – Immediate such as first call resolution. • Where follow up is required – Within 3 working days from the date of the first call. ii) Written (Email, fax, written letter & social media) <ul style="list-style-type: none"> • For Email/Social media <ul style="list-style-type: none"> ✓ Provide acknowledgement response within 1 calendar day. ✓ Acknowledgement to include expected timeline and any other relevant information. ✓ Non-complex enquiry - respond within 3 working days from date of receipt. • For letter or fax <ul style="list-style-type: none"> ✓ Enquiries will be replied within 3 working days from the date of receipt on non-complex enquiries. iii) Counter/Branches <ul style="list-style-type: none"> • Where no follow up is required, HLM Takaful will endeavor to provide first touch point resolution immediately. • Where follow-up is required – within 5 working days from the date of the first visit.
<p><i>Note: Where enquiry is complex, HLM Takaful will provide a reasonable timeframe and keep the customer updated accordingly.</i></p>		

3.6	We will ensure consistent and thorough complaints handling	<p>i) To adopt the following: -</p> <ul style="list-style-type: none"> • Customers may submit their complaints via: <ul style="list-style-type: none"> ✓ Letter: Customer Service Improvement Unit (CSIU) Level 5, Tower B, PJ City Development, No. 15A, Jln 219, Seksyen 51A, 46100 Petaling Jaya, Selangor ✓ General line: 03-76501800 ✓ Email: ReachUs@takaful.hongleong.com.my ✓ HLMT360 customer portal : https://www.hlmtakaful.com.my/HLMT360/Login/1.aspx ✓ Walk in to our nearest branch <p>ii) A verification process will be performed on the certificate holders / participants.</p> <p>iii) Communicate clearly on the issue and gather adequate information for an informed resolution.</p> <p>iv) Address the issue in an equitable, objective and timely manner by informing the complainants on our progress, no later than 14 calendar days from the date of the receipt of the complaints.</p> <p>v) If the case is complicated or requires further investigation, HLM Takaful shall inform the complainant accordingly and update progress every 14 calendar days.</p> <p>iv) We shall refer the complainants to the next level of escalation (redress avenue for disputes) if the resolutions are not to the satisfaction of the complainants: -</p> <table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top; width: 50%;"> <p>Bank Negara Malaysia (BNM) LINK & Regional Office, Bank Negara Malaysia, P. O Box 10922, 50929 Kuala Lumpur Telephone No: 1-300-88-5465 Fax No: 03-2174 1515 Email: bnmtelelink@bnm.gov.my</p> </td> <td style="vertical-align: top; width: 50%;"> <p>Ombudsman for Financial Services (OFS) (664393P) (formerly known as Financial Mediation Bureau (FMB)) Level 14, Main Block Menara Takaful Malaysia No. 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur Telephone No: 03-2272 2811 Fax No: 03-2272 1577 E-mail: enquiry@ofs.org.my Website : www.ofs.org.my</p> </td> </tr> </table>	<p>Bank Negara Malaysia (BNM) LINK & Regional Office, Bank Negara Malaysia, P. O Box 10922, 50929 Kuala Lumpur Telephone No: 1-300-88-5465 Fax No: 03-2174 1515 Email: bnmtelelink@bnm.gov.my</p>	<p>Ombudsman for Financial Services (OFS) (664393P) (formerly known as Financial Mediation Bureau (FMB)) Level 14, Main Block Menara Takaful Malaysia No. 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur Telephone No: 03-2272 2811 Fax No: 03-2272 1577 E-mail: enquiry@ofs.org.my Website : www.ofs.org.my</p>
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<p><i>Note: Complaints Handling and timeliness is governed by Bank Negara Malaysia (BNM)'s Guidelines on Complaint's Handling and HLM Takaful shall operate accordingly</i></p>				

PILLAR 4		FAIR, TIMELY & TRANSPARENT CLAIMS SETTLEMENT PROCESS
Description		Deliver seamless claims processing and settlement experience wherein customers are aware of: <ul style="list-style-type: none"> • Procedures, documentation and steps including various options (if any) for first notification of loss in an event of a claim. • Expected service standard for claims processing and specific time taken for each step within the claims processing stages. • Various redress mechanisms for unsatisfactory claims settlement.
Expected Outcome		Provide peace of mind to Customer
No	Commitment	Service Level
		<ul style="list-style-type: none"> • Minimum of 80% of the customers are satisfied with the claim's decisions and processes. • Declining complaints ratio over the years from customers on claim settlement and processes • 100% of legitimate claims are paid accordingly.
4.1	We will set clear timeline for claims settlement process and strive to settle claims within these prescribed timelines and in a transparent manner.	i) To set clear timeline for claims settlement process and strive to settle claims within these prescribed timelines and in a transparent manner by adopting the following procedures: - <ul style="list-style-type: none"> • Customers will be informed of the estimated time taken for claims settlement process and expected service standard. This information shall be made available upon inquiry at branches, general line 03-76501800 or email ReachUs@takaful.hongleong.com.my • Customers shall be informed on the acknowledgment of their claim within 7 working days from receipt of claims notification. • All claims' notifications through agents must reach HLM Takaful within 3 working days • If documentation/information is incomplete, customers shall be informed within 14 working days from acknowledgement of the claim by the Claims Department. • Customers will be updated on the progress / decision every 14 working days. • In the event of a catastrophe / disaster, e.g., large number of claims may be received, as such meeting timelines stipulated may not be possible, HLM Takaful will strive to update every 20 working days on the progress.
<i>Note: Claim's settlement and timeline for Takaful business is governed by Bank Negara Malaysia's Guideline on Claims Settlement Practices and Takaful Operators shall operate accordingly</i>		

4.2	We will inform customer of the next level of escalation if the claims settlement / rejection is not to his/her satisfaction.	<ul style="list-style-type: none">• Customers shall be provided with available channels to appeal on a decision / raise dispute upon inquiry at branches, general line 03-76501800, letter or email ReachUs@takaful.hongleong.com.my• Any letter of rejection/repudiation of any element of a claim and dispute on quantum which is within the purview of the Financial Ombudsman Scheme must contain the following statement prominently: - <i>“Any person who is not satisfied with the decision of the Takaful Operator, should refer to the procedure for appeal as stated in the leaflet issued by the Financial Ombudsman Scheme, entitled: (Note: for the certificate owners who made a claim/report).”</i>
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