

CUSTOMER SERVICE CHARTER**TREATING CUSTOMERS FAIRLY.****Your Trust Is Important To Us!****FORWARD  Banking**

CIMB Group aims to advance our customers and society in our effort to advocate sustainable banking practices. We place our customers at the heart of everything we do and we are committed to provide the highest standard of customer experience by treating them fairly in all of their dealings with us.

Our customer's TRUST is important to us and we promise our customers that we will:

**Treat them fairly**

We are committed to ensuring that our customers are confident that they are dealing with an organisation where fair treatment is central to CIMB Group's culture.

**Practice needs-based selling**

We are committed to ensuring that our products, services and its terms are marketed and designed to meet the needs of our customers.

**Be transparent**

We are committed to ensuring that our customers receive clear, relevant and timely information to make informed decisions.

**Give them suitable advice**

We are committed to ensuring that when our customers receive advice on our products and services, the advice is suitable and takes into account their circumstances.

**Be flexible**

We are committed to ensuring that our customers do not face any post-sale barriers imposed by CIMB Group to change the product, switch provider, submit a claim or make a complaint.

**Give them peace of mind**

We are committed to ensuring that our Customer's data and privacy are safeguarded.