

# Client Charter

At China Construction Bank (Malaysia) Berhad, we are committed to ensure that the standards of our products and services provided to our customers are at all-time reliable, of high quality and in accordance with our client charter set out below:

## 1. Fair Dealing Culture

We will set minimum standards on fair business practices and will ensure, to the best of our ability that any and all representations, statements and assurances which are made or provided by us with regards to our products and services are at all times accurate, true and suitable to our customers' financial circumstances. Our remuneration takes into consideration whether key performance indicators relating to fair treatment of customers have been achieved.

## 2. Fair Terms

We will act fairly and reasonably to all customers and ensure our products' and services' terms (e.g. rights and obligations) are provided and well communicated, as far as possible, in plain language to all customers. We will ensure that the terms and conditions in contracts are not altered without prior notification to customers.

## 3. Transparency

We will fully disclose all the relevant terms and conditions relating to the products and services offered in a product disclosure sheet. We will provide our customers with clear, concise, relevant and timely information including but not limited to the key product features, fees and charges, risks and benefits, critical terms, to help our customers to make an informed decision.

## 4. Due Care & Skill

We will train all staff attending to the customers to provide reliable and quality services and we shall not in the provision of our products and services engage in conduct which is deceptive, fraudulent or otherwise misleading. We will avoid or clearly disclose actual or potential conflicts of interest. We will conduct sales, advertising and marketing of our financial services and products with integrity and will not make false or exaggerated claims

## 5. Privacy

We will preserve confidentiality and ensure our customers' data and information is used according to the proper guidelines and policies.

## 6. Prompt Response

We welcome any inquiries, feedback, comments, suggestions, concerns or complaints which you may have in respect of our products or services, which we, on our part, shall use our best efforts to promptly attend to and where needed, to render the necessary action in respect of the same. For this purpose, please do not hesitate to contact our customer service at:

Customer Service  
China Construction Bank (Malaysia) Berhad  
Ground Floor, South Block, Wisma Golden Eagle Realty  
142-A Jalan Ampang  
50450 Kuala Lumpur  
Malaysia  
Tel : 03-21601961  
Email : customerservice@my.ccb.com