

Service Level Agreement for Banking Industry: Industry SLA and Other Services

Financial Services	Turn Around Time*
Complaint Acknowledgment and Handling	
1. Acknowledgement of complaint receipt through the following channels:	
● Email	1 business day
● Mail	3 business days
● Officer at the Bank	Immediately
2. Notification of the closure, or progress on resolution of the complaint through all channels:	
● The Bank will notify the complainant on progress towards resolving the complaint and expected completion timeline if the complaint has not yet been resolved.	7 business days
Loans	
3. A request to check the status of a loan account (e.g., principal balance and installment amount):	
● <u>Verbal</u> : The Bank will disclose the account status/principal balance/installment amount/payment amount and payment due date after the customer verification has been satisfactorily completed.	Immediately
● <u>Letter</u> : The Bank will disclose the account status/principal balance/installment amount/payment amount and payment due date to the customer in writing.	7 business days

Financial Services	Turn Around Time*
Deposit/Transfer	
4. Request to investigate a funds transfer to the wrong account within RHB bank (excluding case where there is suspicion of fraud or corruption):	
<ul style="list-style-type: none"> ● The Bank will investigate the matter and notify the customer of the result. 	15 business days
5. A request to investigate a funds transfer to the wrong account of other bank (excluding cases where there is suspicion of fraud or corruption):	
<ul style="list-style-type: none"> ● The Bank will investigate the matter and notify the customer of the result. 	20 business days

Disclaimers and Conditions

The Bank has prescribed service periods with the intention to provide its customers with standard level of service that is fast, efficient, transparent, and responsive to its customers' needs only. Such standard service period shall be subject to accuracy and completeness of facts and/or information, and customers' cooperation, occurrence of any force majeure event, event beyond control of the Bank and/or any event in which the Bank must comply with its business continuity plan, on a case by case basis.

The Bank reserves the right to amend or modify any information, content, terms or conditions of the service level agreement without prior notification. If a delay, suspension or failure to perform occurs in any circumstances, the Bank shall not be liable to its customers, users and/or any other persons and the Bank shall not be responsible for any damage, loss, loss of business opportunity, loss of profit and/or other liability whether direct or indirect arising out of any claim in relation to contractual obligation, tort, negligence or any other circumstances, regardless of whether the Bank has been notified by its customers, users and/or any other persons that the foregoing loss and damage would occur.