

TREATING CUSTOMERS FAIRLY CHARTER

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 are committed in providing the highest standard of customer experience by treating them fairly in all of their dealings with us.

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

Fair dealing

We are committed to ensuring that our Customers are confident that they are dealing with an organisation where fair treatment and consideration of their best interest is central to CIMB Group's culture and core values.

Flexibility through fair terms

We are committed that our contract terms are fair to our Customers and are communicated clearly and in a timely manner. Additionally, we will ensure that our Customers do not face any post-sale barriers imposed by CIMB Group to change the product, switch provider or submit a claim.

Transparency

We are committed to ensuring that our Customers are provided clear, relevant and timely information to make informed decisions before, during and after the point of sale, i.e. at the pre-contractual stage, at the point of entering into a contract and during the term of the contract.

Needs-based solutions

We are committed to ensuring that our staff, representatives and agents exercise due care, skill, diligence and practice needs-based solutions. That our products and services are marketed and designed to meet the needs of our Customers.

Suitable advice and recommendations

We are committed to ensuring that when our Customers receive any recommendation on our products and services, the advice and recommendations are suitable and take into account their circumstances.

Peace of mind

We are committed to ensuring that our Customers' data and privacy are safeguarded and that they do not face any barriers to submitting feedback or making a complaint.

Fair and equitable treatment of Vulnerable Customers

We are committed to taking appropriate actions to ensure that the vulnerable segment, including staff, representatives and agents are treated fairly and equitably.

Our Customer Service Charter further illustrates our commitment to our customers.