



ALLIANCE BANK

ALLIANCE ISLAMIC BANK

Treat Customers Fairly Charter

ALLIANCE BANK MALAYSIA BERHAD ALLIANCE ISLAMIC BANK BERHAD

TREAT CUSTOMERS FAIRLY CHARTER

At Alliance Bank / Alliance Islamic Bank / Alliance Investment Bank, we are committed to treat our customers fairly in our dealings. We believe in improving the lives of our customers centred on addressing the needs of our customers. This Charter specifies our commitment to protect the interests and financial well-being of our customers by applying these principles:

Embedding fair dealing in our corporate culture

- i. We will set minimum standards on fair business practices in all dealings with our customers;
- ii. We will seek first to understand our customers' financial circumstances before proposing suitable products and services while preserving the confidentiality of our customers' information;
- iii. We will train our staff on desired conduct and behaviour to deliver fair outcomes to financial consumers;
- iv. We will take customer's feedback seriously and to provide immediate constructive feedback to our staff, and our processes.

Fair and transparent terms

- i. We will ensure that the terms in our contracts or agreements are fair, transparent, and well communicated to customers;
- ii. We will ensure that terms and conditions set out the respective rights, liabilities and obligations clearly and as far as possible in natural language;
- iii. We will ensure that the terms and conditions in contracts or agreements are not altered without prior notification to customers.

Clear, relevant and timely information on financial services and products

- i. We will provide customers with relevant and timely information in a product disclosure sheet (where applicable);
- ii. We will disclose key product features, fees and charges, risks and benefits in a clear and concise manner;
- iii. We will ensure critical terms are brought to customers' attention and explained to the customers.

Exercise due care, skill and diligence in our dealings with customers

- i. We will conduct sales, advertising and marketing of our financial services and products with integrity and will not make false or exaggerated claims;
- ii. We will (at our best effort) avoid any actual or potential conflict of interest;
- iii. We will ensure that key performance indicators relating to fair treatment of customers are part of staff remuneration (where applicable).