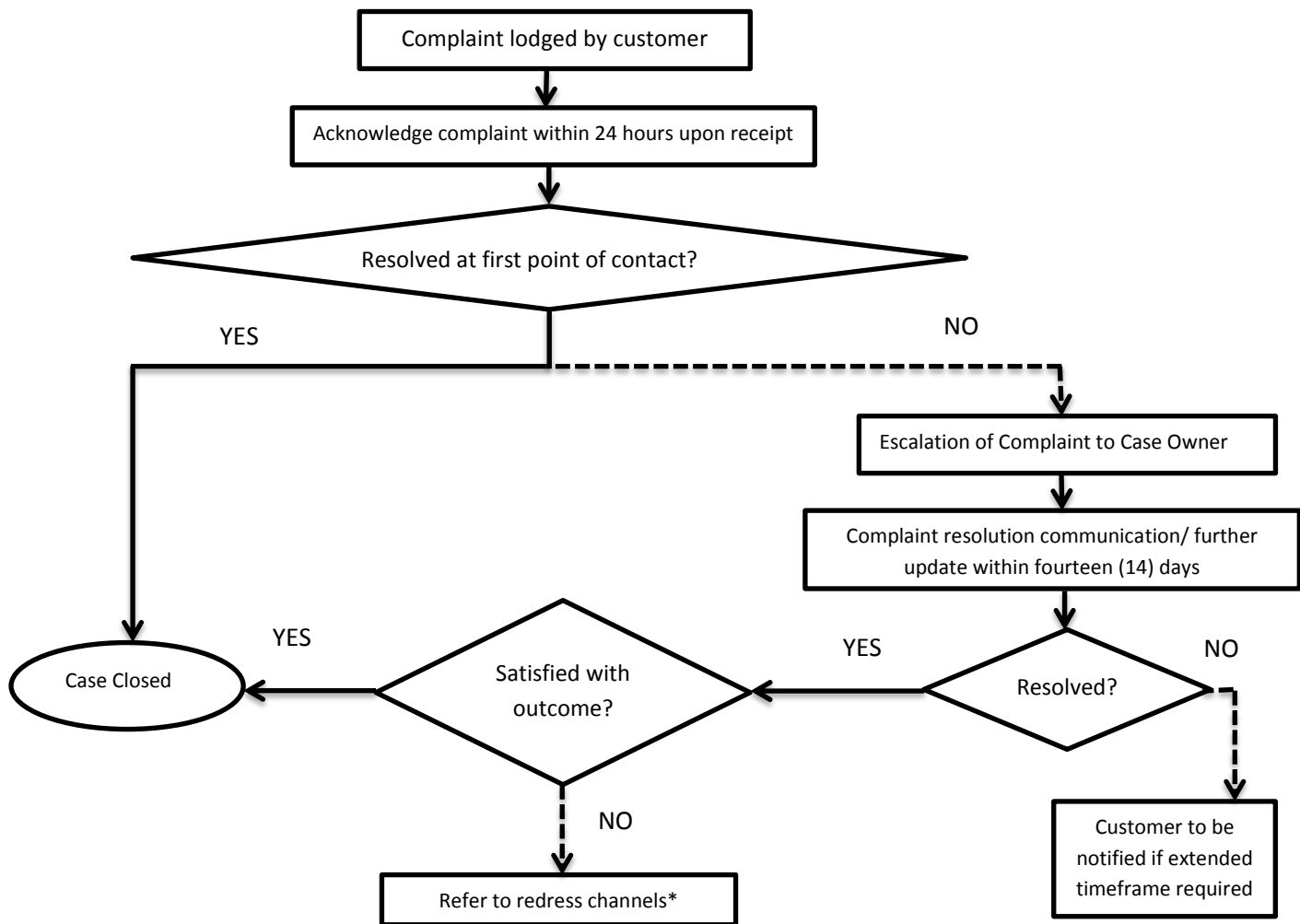


COMPLAINT HANDLING PROCESS FLOW



*Redress Channels

If you are not satisfied with the outcome of your complaint or how it was handled, you may refer the matter to one of the following bodies;

BNMLINK

Bank Negara Malaysia

Jalan Dato' Onn

50480 Kuala Lumpur

Toll Free No : 1 300 88 5465

Fax : 603-2174 1515

Email : bnmtelelink@bnm.gov.my

Ombudsman for Financial Services (OFS)

Level 14, Main Block, Menara Takaful

Malaysia

No. 4, Jalan Sultan Sulaiman

50000 Kuala Lumpur

Tel : 603-2272 2811

Fax : 603-2272 1577

Email : enquiry@ofs.org.my

Website: <http://www.ofs.org.my>