

INTRODUCTION

At HSBC Amanah Takaful, we are committed to provide services in a professional, efficient, innovative and ethical manner to existing and potential customers by:

- Responding to all customer enquiries in a prompt and courteous manner;
- Offering diverse Shariah compliant products and services that are innovative to suit various needs;
- Disseminating accurate and up to-date information; and
- Assisting customers courteously and understanding of customers' requirements.

The above deliverables are achieved in accordance to our business values principles set out below:-

Shariah Compliance

We consider comprehensive Shariah compliance of our business operations as key and strategic priority. To uphold this, we employ a team of qualified professionals to ensure that the guidance and advice received from the Shariah Committee is implemented in letter and spirit. Proper structure and processes are in place to review the Shariah compliance requirement periodically. On top of that, our internal Shariah capacity is being developed constantly which includes Shariah research and review to strengthening the function and implementing highest Shariah standard possible.

Reliability and Quality

We shall, at all times, use our best efforts to provide credible, reliable, responsive and quality services to our customers. We believe that your comfort and satisfaction is of paramount importance to us and for these purposes, we are responsive and at all times welcome your suggestions and comments in respect of the same. Pursuant thereto, we endeavour to use all practicable methods in providing you with reliable and high-quality services, among which include constant review and evaluation of processes, using high-end hardware, equipment and software for our support system, engaging qualified and trained personnel to ensure that our service quality control standards are met.

Transparency

We are committed to ensure that our descriptions and details of products and services offered by us shall not be misleading or false. We shall also ensure, to the best of our ability that any and all representations, statements and assurances, which are made or provided by us, are at all times credible, accurate and true.

Safeguarding the Privacy of Your Information

We highly respect every customer's right to privacy and security of personal information, as well as financial transactions handled by us. We employ the tightest possible measures and policies in our operations for the protection of your private data.

COMMITMENT TO ENQUIRIES AND COMPLAINTS

We are dedicated in handling enquiries and complaints processes based on the following principles:-

- Acceptance – we recognize that we may not have met your expectations and will accept all complaints.
- Ownership – we are responsible for resolving your complaint. If we need to pass it to someone else due to the nature or complexity of the enquiry/complaint, we will inform you.
- Collection of information – we will confirm the details of your complaint and clarify if we are unsure.
- Treatment – we will ensure that you and your complaint are treated fairly.

- Commitment – we will follow-through on what we commit to doing.
- Timeliness – if we cannot resolve your complaint straight away, we will strive to resolve it within 14 days. For complaints which may take more time to resolve, we will keep you informed and update you of the progress and status of your case until it is resolved.
- Resolution – we aim to achieve a mutually acceptable resolution to all complaints.

Details of your Enquiries/Complaints

In order to resolve your complaint, please furnish us with the following information:

- 1) Account Information - your name, certificate number and identification number.
- 2) Contact Details - your mobile phone number or other preferred method of contact (house number, alternate mobile phone number, email, etc). If you wish to be called only during certain hours, please let us know.
- 3) Complaint Information - what your complaint is about, what happened, when did it happened and who were involved. If you have evidence to support your complaint, please provide us as well.

You may submit your complaint to us through the following channels:-

- by calling our Call Centre Hotline at 1-800-88-9659
- by email to contacttakaful@hsbc.com.my
- by letter to:-

HSBC Amanah Takaful (Malaysia) Sdn. Bhd.
 Customer Service Unit (Operations)
 9th Floor, North Tower,
 No. 2, Leboh Ampang,
 50100 Kuala Lumpur,
 Malaysia.
 Office Tel: 03-2075 3000
 Fax No: 03-2031 0835

If you feel that your complaint has not been resolved fairly, we shall advise you on the alternative dispute resolution avenue.

Recording of Complaints

We shall, at all times, ensure that all complaints received are recorded in a register and a reference number is allocated to each complaint. A complaint file is opened for documentation of records and work done on each case. In addition, the status and progress of each complaint is kept in the system for easy monitoring, tracking, retrieval and analysis.

CUSTOMER SERVICE

We are driven by excellence in customer service and aim to provide all our customers with first class services. We shall therefore promptly respond to all your communications as per our service level set out below:-

Telephone enquiries to our Call Centre at 1-800-88-9659

- answer call within 3 rings.
- enquiries will be responded at the point of contact or within 3 working days (if the enquiry requires some reference to other departments).

Written enquiries via e-mail, letter and fax

- an acknowledgement of the enquiry will be given by HSBC Amanah Takaful.
- a written reply, response or resolution : on the same day or within 3 working days from date of receipt.

Certificate issuance

- within 7 working days upon receipt of complete documents and information.

Certificate servicing (such as change of address, identity card etc)

- within 5 working days upon receipt of request from customer.

Claim servicing

- within 5 – 10 working days upon receipt of complete documents and information.
- We will endeavor to settle your claims promptly based on your entitlement. If you are not satisfied with our claim decision, you may appeal in writing to our Customer Service Unit, HSBC Amanah (Takaful) Malaysia Sdn Bhd, 9th Floor, North Tower, No.2, Leboh Ampang, 50100, Kuala Lumpur for review.

Complaints

- An acknowledgment of the complaint will be given by HSBC Amanah Takaful.
- All complaints will be responded with a resolution (if possible) within 14 days from the notification date.
- In the event a feedback requires further investigation, you will receive an acknowledgment from us within 14 days stating the reason of the delay and we shall provide the final resolution within 30 days.
- If we are unable to provide a resolution to your feedback within 30 days (due to the need to obtain material information or document from a 3rd party), you will receive the status update of the progress on a monthly basis. Upon receiving the required information or document, a resolution will be given within 14 days.

ANTI-FRAUD STATEMENT

At HSBC Amanah Takaful, we are committed to fraud control with an emphasis on proactive prevention, putting in place detection measures in our effort to reduce possibilities which could lead to fraud. Our approach to fraud control centers on maintaining a legal and ethical climate which encourages all stakeholders to protect the Company's assets and raise any suspicion of fraud. We believe in zero tolerance to fraud. Thus, when a fraud is detected, suspected or alleged, we are committed to fully investigate the matter. We will work closely with the relevant authorities to ensure that justice is served and implement measures to recover as well as to minimize losses.

KEY POINTS TO REMEMBER

We acknowledge that the relationship with you is built on a platform of mutual trust and respect. To strengthen the trust, we have included some key points which could help you in making decision pertaining to your certificate.

Cooling Off Period

- You have the right to return the certificate within fifteen (15) days from the delivery date of the certificate to review the suitability of the newly participated certificate.
- Please write to us to confirm your intention and we shall refund all contribution paid after deducting any medical expenses incurred in accepting your proposal.

Terminating Your Certificate to Purchase a New Certificate

- You would be at a disadvantaged position if you decide to lapse or surrender an existing certificate in order to replace with another certificate (by the same or a different Operator). Some of the reason as below:
 - i) The new certificate's Tabarru' charge is usually higher as it's based on the current age.
 - ii) You may be denied coverage if there are changes in your health condition.
 - iii) In most medical and critical illness contract, the waiting period (the duration when no claim is payable) restart from the new certificate issue date or reinstatement date, whichever is later.
 - iv) Coverage may not be based on standard terms.
 - v) You may lose the accumulated participant fund throughout the participation term (if any).

- You can meet your financial objectives by upgrading your protection coverage instead of replacing it. Exercise your right to keep your financial objectives on track and be wary of undue influence from any party to terminate your existing certificate.

Contribution Payment

- You can make use of credit card and auto debit facilities to make a payment to HSBC Amanah Takaful.
- Alternatively, you can pay with cash and cheque at the nearest HSBC branches. If you are making your contribution payment by cheque, always ensure that the cheque is payable only to HSBC Amanah Takaful with details of participant name, certificate number stated at the back of the cheque.

Your Personal Information

- At HSBC Amanah Takaful, we highly respect every customer's right to privacy and security of personal information, as well as financial transactions handled by us. We employ the tightest possible measures and policies in our operations for the protection of your private data.
- Your personal information will only be used by HSBC Amanah Takaful authorized personnel in the course of processing and administering your certificate.
- Your data will never be shared with any another party unless authorized by you.

Comprehensiveness and Transparency in Product Information

- We are committed at all times, in ensuring that all information and disclosure of our products and services is fair, accurate and comprehensive. As such, we shall not engage in deceptive, misleading or false representations with regards to our product and services.

OTHER LINKED

- <http://www.insuranceinfo.com.my>