



**CUSTOMER  
SERVICE  
CHARTER /  
客户服务章程**

## A. Background / 简介

The Customer Service Charter (“Charter”) set up with the intention to outline key commitments and service standards that customer can expect from the Bank and the various ways to get in touch with us.

客户服务章程（“章程”）主要介绍银行服务承诺、服务内容及服务渠道。

At China Construction Bank (Malaysia) Berhad (the “Bank”), we adhere to the **“market-oriented, customer-centric”** business concept. The bank is committed to achieving the balance between the business goals and social responsibilities to maximize the value for the customers and shareholders. The Bank continuously to share the best practices and develop products based on our customers’ interests to build a trustworthy and long-lasting relationship.

中国建设银行（马来西亚）有限公司（以下简称“建行”）秉承「**以市场为导向、以客户为中心**」的经营理念。建行始终在追求经营业绩、履行社会责任重寻求平衡，以便最大化实现客户及股东的权益。建行始终基于客户利益提供最好的服务及产品，努力建立值得信赖的、长久的客户关系。

While we strive to uphold the standards outlined in this Charter, this Charter is not intended to, and does not, create any legally binding rights or obligations.

尽管我们着力实现本章程中概述的标准，但本章程无意也不会创设任何具有法律约束力的权利或义务。

建行坚持践行本章程的服务标准，但本章程不构成任何法律意义上的权利及义务关系。

## B. Service Standards / 服务标准

### Pillar 1: Know Your Customer / 第一支柱: 了解客户

To understand the customer profile that enables the bank to:

通过了解客户, 建行可:

- Anticipate the customer expectation.  
预测客户的期望。
- Offer a well-tailored products and services to the customer.  
为客户提供优质的产品和服务。

Commitment / 承诺	Services Standards / 服务标准
We strive to serve a personalized customer treatment to attune to his/her need/profile. 我们致力于根据客户的具体需求提供个性化的客户服务。	a. Ethical, prudent and professional staff is available to serve our customer. 具有职业操守、审慎和专业的员工为我们的客户服务。 b. Gathering and using the information provided from customer through documents and conversations would help us to cater to the customer specific requirements. 收集和使用客户所提供的文件和信息有助于我们满足客户的指定需求。 <i>Note: Customer’s information is under the protection of the Personal Data Protection Act (PDPA) which apply in the Bank.</i> <i>备注: 客户的信息受个人信息保护法 (PDPA) 保护。</i>

	<p>c. Customer satisfaction survey/feedback conducted by the Bank will enhance the bank products and standards of service in line with customers' needs.          建行开展客户满意度调查/反馈，将根据客户需求提升建行产品和服务标准。</p>
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## Pillar 2: Timely & Efficient Service / 第二支柱: 及时高效的服务

Deliver a seamless basic/general banking services wherein the customer is aware of:

提供快捷的银行服务，让客户了解服务，：

- Time that will be taken.  
所需时长。
- Broadly, the steps/requisite documents involved in executing their instructions.  
常见服务所需步骤及必要文件。

Commitment / 承诺	Services Standards / 服务标准										
<p>We will efficiently attend to banking transactions. 我们将有效地处理银行交易。</p>	<p><b>Executing a foreign currency remittance</b> <b>外币汇款</b></p> <p>a. Inward – depending on the cut off time. 汇入 – 有截止时间规定。</p> <ul style="list-style-type: none"> <li>▪ Before cut off time: credited on the same day. 截止时间前: 同一天入账。</li> <li>▪ After cut off time: credited on the next working day. 截止时间后: 在下一个工作日入账。</li> </ul> <p>b. Outward – processing time depending on the cut off time. 汇出 – 有截止时间规定。</p> <ul style="list-style-type: none"> <li>▪ Before cut off time: processed on the same day. 截止时间前: 同一天处理。</li> <li>▪ After cut off time: processed on the next working day. 截止时间后: 在下一个工作日处理。</li> </ul> <p><i>Note: The date of receiving funds subject to the completeness of information and extent of checks/due diligence performed by banks.</i>            备注: 收到资金的日期取决于信息的完整性和银行进行的检查/尽职调查的程度。</p>										
<p>We will efficiently attend to product applications. 我们将高效处理产品申请。</p>	<p><b>Account Application Turnaround Time</b> <b>账户申请周期</b> (From full documents and information received). (从收到完整文件及信息起算)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #003366; color: white;"> <th colspan="2" style="text-align: center;">Account Opening / 开户</th> </tr> <tr style="background-color: #0070C0; color: white;"> <th style="text-align: center;">Corporate Customer / 企业客户</th> <th style="text-align: center;">Retail Customer / 零售客户</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Within 3-5 working days / 3-5 个工作日内</td> <td style="text-align: center;">Within 45 minutes / 45 分钟内</td> </tr> <tr style="background-color: #003366; color: white;"> <th colspan="2" style="text-align: center;">Account Closing / 销户</th> </tr> <tr> <td colspan="2" style="text-align: center;">Within 20 minutes / 20 分钟内</td> </tr> </tbody> </table> <p><i>Note: The above turnaround times subject to the full documentation/information is received without complication.</i></p>	Account Opening / 开户		Corporate Customer / 企业客户	Retail Customer / 零售客户	Within 3-5 working days / 3-5 个工作日内	Within 45 minutes / 45 分钟内	Account Closing / 销户		Within 20 minutes / 20 分钟内	
Account Opening / 开户											
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Account Closing / 销户											
Within 20 minutes / 20 分钟内											

	备注：上述周转时间受制于客户提交的完整文档/信息的影响，且没有任何复杂性。
<p>We strive to attend to your enquiries and requests promptly (complaint policy)</p> <p>我们着力及时处理您的询问和需求（投诉政策）。</p>	<p>Customers' complaints can be made via the following methods:- 客户可通过以下方式提出投诉： -</p> <p><b>Walk-in / 上门</b></p> <ul style="list-style-type: none"> <li>▪ Where no follow up is required, the bank will endeavour to provide first touchpoint resolution immediately. 无需后续跟进的情况下，建行将尽力第一时间给予答复。</li> <li>▪ Where follow up is required – within 3 working days from date of 1st visit. 如需跟进 — 将于首次上门的 3 个工作日内给予答复。</li> </ul> <p><b>Telephone / 电话</b></p> <ul style="list-style-type: none"> <li>▪ Where no follow up is required – immediate such as first call resolution. 如无需要跟进 — 将在首次致电立即解决。</li> <li>▪ Where follow up is required – within 3 working days from date of 1st call. 如需要跟进 — 在首次致电的 3 个工作日内给予答复。</li> </ul> <p><b>Social Media / 社交媒体</b></p> <p>For e-mail, letter or fax 对于电子邮件、信件或传真</p> <ul style="list-style-type: none"> <li>▪ Provide acknowledgement response within 24 hours 在 24 小时内提供回复。</li> <li>▪ We endeavour to respond within 3 working days or no later than 14 days from the receipt of the enquiry if the enquiry is not complex. 如查询不复杂，我们将在收到查询后的 3 个工作日内或不迟于 14 天内回复。</li> </ul> <p><i>Note: When the enquiry is complex, the bank will provide responsible person and reasonable timeframe for resolving customer's complaint.</i> 备注：当查询复杂时，建行将提供负责人及合理的时间来解决客户的投诉。</p>

### Pillar 3: Transparent & Personable Service / 第三支柱: 透明和个性化的服务

Endeavour to deliver the customer experience wherein the customer:

努力为客户提供良好的客户体验，包括：：

- Is given access to products and services related information.  
提供产品和服务相关信息。
- Is handled by competent and knowledgeable staff who will strive to provide good service.  
由经验丰富的员工着力提供良好的服务。

Commitment / 承诺	Services Standards / 服务标准
<p>We are fair, open and transparent in our dealings. 提供公平、公开和透明的交易</p>	<p>Customer is given access to products and services related information: - 客户可以访问产品和服务相关信息: -</p> <ul style="list-style-type: none"> <li>▪ Fees, charges, penalties and relevant interest rates and obligations in the use of a banking product or service are made available through the bank's website and customer service. 建行产品或服务费用、收费、罚款和相关利率和义务可通过建行网站和客户服务团队获得。</li> <li>▪ Clear, relevant and timely information on the banking products and services are provided by the bank e.g. Terms and Conditions will strive to explain in easy-to-understand and plain language. 建行提供清晰、及时和相关银行产品和服务的信息，例如条款及细则将着力以易于理解和通俗易懂的语言进行解释。</li> </ul>
<p>We train our bank personnel to have adequate knowledge to advise and assist customers on banking products and services. 培训我行员工，使他们具有充足的专业技能，向客户提供银行产品和服务的建议和协助。</p>	<p>Our staffs are adequately trained and competent to provide suitable advice and recommendations to the customers. 我们的员工均受过充分培训并有能力向客户提供合适的建议和推荐。</p>
<p>We provide customers with a personable service experience. 我们为客户提供个性化的服务体验。</p>	<ul style="list-style-type: none"> <li>a. We will exercise due care, skill and diligence from understanding the customer needs to advising them on banking products and service. 我们将根据客户需求，基于谨慎的职业态度及丰富的专业技能，为客户提供相关银行产品建议。</li> <li>b. We will provide explanations in simple language and provide options that meet the customer needs. 我们将应用简单的语言进行说明，并提供满足客户需求的选项。</li> <li>c. We will provide the recommendation on a banking products or services that are relevant to customer satisfaction. 我们将提供建议让客户满意的银行产品或服务。</li> <li>d. We will ensure our customers are heard, understood and treated fairly every time. 我们将确保我们的客户每次都能够得到倾听、理解和公平的待遇。</li> </ul>

#### Pillar 4: Banking made Accessible / 第四支柱: 无障碍的银行服务

We aim to make banking experiences convenient and easily accessible through a variety of channels.

我们的目标是通过各种渠道让银行体验变得触手可及。

Commitments / 承诺	Service Standards / 服务标准
<p>We are easily accessible via various channels. 客户可以通过各种渠道向银行进行咨询。</p>	<p><b>China Construction Bank (Malaysia) Berhad</b> China Construction Bank (Malaysia) Berhad Level 20, Menara CCB, Quill 6, No. 6, Leboh Ampang, City Centre, 50100 Kuala Lumpur, Malaysia. E-mail / 电子邮箱: customerservice@my.ccb.com Tel / 电话号码: 03-2160 1888 Fax / 传真: 03-2712 1819</p>
<p>We will keep you informed on the various options to make banking convenient for you. 我们将告知您获得银行服务的各种渠道。</p>	<p>You can obtain more information as following: - 您可以通过以下方式获得更多信息: -</p> <ul style="list-style-type: none"> <li>a. Visiting our website at <a href="http://my.ccb.com">http://my.ccb.com</a> 浏览 <a href="http://my.ccb.com">http://my.ccb.com</a> 网站。</li> <li>b. Engaging with our customer service. 联系我们的客服。</li> </ul>
<p>We actively seek your thoughts and suggestions on how we can serve you better. 我们积极寻求您的想法和建议, 以便更好地为您服务。</p>	<p>We value your feedback to serve you better. 我们重视您的反馈, 以便更好地为您服务。 Please contact us via: 请通过以下方式联系我们:</p> <p><b>Customer Service / 客服</b> China Construction Bank (Malaysia) Berhad Level 20, Menara CCB, Quill 6, No. 6, Leboh Ampang, City Centre, 50100 Kuala Lumpur, Malaysia. Tel / 电话号码: 03-2160 1961 Fax / 传真: 03-2712 1819 Email / 电子邮箱: customerservice@my.ccb.com</p>

**Additional avenues of resolving disputes are also available for you:**

**您还可以通过其他解决争议的渠道:**

If you are not satisfied with the outcome of your complaint, you may seek review with the following redress channels:

如果您对投诉的处理结果不满意, 您可以通过以下申诉渠道寻求帮助:

**BNMLINK**

Call / 电话号码: 1-300-88-5465

Fax / 传真: 03-2174 1515

E-mail / 电子邮箱: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

**ABMConnect**

Call / 电话号码: 1-300-88-9980

Call / 电话号码: 03-2202 7223

**Laman Informasi Nasihat dan Khidmat (LINK)**

Blok D, Bank Negara Malaysia,

Jalan Dato' Onn, 50480, Kuala Lumpur.

Website / 网站: <http://www.bnm.gov.my/bnmlink>

**The Association of Banks in Malaysia**

A-11-1, AICB Building

No.10, Jalan Dato' Onn

50480 Kuala Lumpur

Website / 网站 :

<https://www.abm.org.my/eabmconnect>

***Ombudsman for Financial Services (OFS)***

Call / 电话号码: +603-2272 2811

Fax / 传真: 03-2272 1577

E-mail / 电子邮箱: enquiry@ofs.org.my

**Ombudsmen for Financial Services (Formerly known as Financial Mediation Bureau)**

Level 14, Main Block,

Menara Takaful Malaysia

No.4, Jalan Sultan Sulaiman

50000 Kuala Lumpur

Website / 网站: <http://www.ofs.org.my>