

TREAT CUSTOMERS FAIRLY CHARTER

BPMB is committed to deliver financial solutions to our customers. We believe in building long-term and mutually beneficial relationships with our customers. This Charter specifies our commitment to provide the highest standards of fairness in all our dealings with our customers. To protect the interests and financial well-being of our customers, BPMB adopts the following principles:

1. BPMB commits to embed fair dealing into our institution's corporate culture and core values:
 - (i) We will set minimum standards on fair business practices in all dealings with our customers. This includes providing financial services or products suitable to our customers' best interests while preserving the confidentiality of our customers' information;
 - (ii) We will educate our employees to provide quality service and suitable recommendations;
 - (iii) We will digest customers' feedback and provide prompt constructive recommendations to our employees.

2. BPMB commits to ensure that customers are provided with clear, relevant and timely information on financial services and products
 - (i) We will provide customers with relevant and timely information to facilitate informed decision making;
 - (ii) We will disclose key product features, fees and charges, risks and benefits in a clear and concise manner through our official website, digital channels and authorised personnel.

3. BPMB commits to ensure our employees exercise due care and diligence when dealing 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 statements and claims;
 - (ii) We will avoid or clearly disclose actual or potential conflicts of interest;

4. BPMB commits to take reasonable care to ensure the appropriateness of recommendations provided to customers.
 - (i) We will provide recommendations in the best interests of customers based on their financial objectives, needs, knowledge and experience and the risks associated with it;
 - (ii) We will ensure our employees maintain the confidentiality of the information provided by customers and use the information for purposes of providing recommendations to customers only.



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5. BPMB commits to address customers' complaints consistently and promptly.
 - (i) We will address the official complaint received in reasonable, objective and timely manner and revert with the outcome within 14 calendar days from the date of the receipt of the complaint;
 - (ii) We will advise the customer if we are unable to address their complaint within the stipulated timeframe.