

CUSTOMER SERVICE CHARTER

Date: 26th May 2022

A. INTRODUCTION

The Customer Service Charter ("the Charter") sets out our commitment in delivering a high standard of customer service. By this, we will abide by our customer value proposition, We Care to Make it Simple and Reliable for You by listening to understand your voice, making it convenient for you to use our products & services and get in touch with us and keeping our promises by delivering superior products and quality services. The Charter outlines the type of service we aim to provide, how to contact us and provide feedback and how we can effectively assist and resolve your service requests.

Our Commitment:

We are committed to continuously improve and work cohesively with our partners to develop products and services that will meet the needs and demands of our customers and ensure quality customer service delivery always guided by our following key principles:

Customer Value Proposition:

We care to make it simple and reliable for our customers by striving to attain high level of service standards through:

- i. Reviewing our service standards against our core pillars; We Care, We Make it Simple and We are Reliable.
- ii. Listening and addressing any shortfalls in our services with feedback given from our customers.
- iii. Assessment and development of new services to add value to our product to provide greater convenience for our customers.

Accountability	i.	All our products and services comply with the relevant laws and
		regulations of Malaysia.
	ii.	We will explain and help
Fairness	i.	We will act fairly and reasonably towards you in a consistent
		and ethical manner.
	ii.	We will act in accordance to a clear set of established
		procedures to ensure that any dispute will be resolved fairly
		and quickly. Customer or members of public can contact us via
		any of the service channels listed at our website at
		www.touchngo.com.my to lodge a complaint.





	iii.	We will as far as possible not discriminate against age or gender and will make available products and services on the same
		terms to all our customers.
Privacy and	i.	We will treat all your personal information and data as private
Data Protection		and confidential and ensure the safety and security of the
		usage of your information. Your personal information will not
		be used and/or revealed to any party except for the purpose of
		communication/dissemination of information related to our
		products and services and for providing our services to you
		unless otherwise authorised by you or required by law to do so.
Reliability	i.	We as a responsible corporate entity will ensure that you enjoy
		secure and reliable electronic payment system that you can
		trust and rely on.
Transparency	i.	We will provide you with clear, relevant and timely information
		to help you make an informed decision about our products and
		services. Where applicable, a set of Terms and Conditions
		relating to each product or services will be made readily
		available to you with all the fees and charges and obligations in
		the use of products and services highlighted.
	ii.	We will inform you, through various channels (e.g. official
		website, by telephone, e-mail or official social media page) of
		available products and services. You can contact us for more
		information or to provide feedback through these channels.
Improvement	i.	We will continually look to improve our service and listed to the
		feedback you provide. We hope that you will help us to achieve
		this by responding to our requests for feedback at the end of
		the process
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B. SERVICE STANDARDS

As we work towards improving our standards of service, we aim to provide our service efficiently and effectively. To achieve this, we have set out below the time frames within which you can expect us to deliver the respective services. We recognize that there will always be room for improvements, and as we establish new and better ways of working, we will formalise processes and procedures and include them here in our Customer Service Charter. This Customer Service Charter is for information purposes only and is not intended to, and does not, create any legally binding rights or obligations.

We are committed to make it easy for you to deal with us					
Commitment	Target/Goal				
Provide customers with friendly and helpful	We will endeavour to provide updated,				
service at all times	comprehensive and courteous service				
	through our various service channels.				
Answer calls made to our Careline Centre	We will respond to your call within a				
promptly	minute*				
	*However, there may be certain peak				
	periods whereby the wait time may extend				
	beyond 1 minute.				
Answer written enquiries made to our	We will respond first reply within 2 business				
Careline Centre promptly	days*.				
	*However, there may be certain peak				
	periods whereby the response time may				
	extend beyond 2 business days.				
Provide customers with necessary	Where applicable, we will provide updated				
information to make informed decisions	information and promotion on our products				
	and services through our website and any				
	other communication channels deemed				
	suitable.				
Issuance of regular refunds	We shall refund within 30 days* upon				
	completion receive of documentation .				
	*In accordance to our Terms and				
	Conditions.				
We shall refund within 30 days* upon	We will endeavour to resolve all phone				
completion receive of documentation.	queries made to our Careline Centre on the				
completion receive of documentation.	'First Contact', provided no follow up is				
*In accordance to our Terms and	required. If follow up and feedback is				
Conditions.	required, we will revert to customer no				
	later than seven (7) business days from the				
	date enquiry* is made.				





Resolve written enquiries/complaints made to our Careline Centre	*However, should the enquiry be complex, we will keep the customer updated on the progress. We will endeavour to resolve all written queries made to our Careline Centre within 2 business days, provided no follow up is required. If follow up and feedback is required, we will revert to customer no later than seven (7) business days from the date enquiry* is made. *However, should the enquiry be complex, we will keep the customer updated on the			
	we will keep the customer updated on the progress.			
We are committed to listening				
Commitment	Target/Goal			
Resolve customer complaints fairly, consistently and promptly	Aim for 70% customer satisfaction			
Actively seek your feedback and suggestion on how we can serve you better	Aim to provide various avenues and channels for customer feedback.			





If you have any enquiries, concerns or comments, please get in touch with us at:

- Contact our Careline at +603-5022 3888 or
- Submit our online webform at https://tngd.my/careline-webform or
- Connect with T@nGO chatbot from your TNG eWallet Profile Page

Additional avenues of resolving disputes

If you are not satisfied with the outcome of your service or complaint, you may refer the matter to either of the following bodies who will help to settle any disputes.

BNMLINK

BNMTELELINK at 1-300-88-5465 (LINK) (toll free number) or Email to bnmtelelink@bnm.gov.my

Laman Informasi Nasihat dan Khidmat (LINK) Ground Floor, Block D Bank Negara Malaysia Jalan Dato' Onn 50480 Kuala Lumpur

Fax: 03-2174 1515

Website: http://www.bnm.gov.my/bnmlink

OMBUDSMAN

Ombudsman for Financial Services is a non-profit organization and functions as an alternative dispute resolution channel to resolve disputes between their Members who are the financial service provers (FSPs), license or approved by BNM and financial consumers.

Call Ombudsman for Financial Services at 03-2272 2811 or Email to enquiry@ofs.org.my

