

TREAT CUSTOMERS FAIRLY CHARTER FOR CARTEC- MALAYSIA DIGITAL BUSINESS PLATFORM

Cartec Malaysia Sdn Bhd Treat Customers Fairly Charter for **CARTEC-MALAYSIA DIGITAL BUSINESS PLATFORM**

Our board and senior management are committed to deliver good financial consumer outcomes to our **CARTEC-MALAYSIA** 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:

1 WE COMMIT TO EMBED FAIR DEALING INTO OUR INSTITUTION'S CORPORATE CULTURE AND CORE VALUES

- 1.1 We will set minimum standards on fair business practices in all dealings with our customers. This includes providing good wallet and payment services while preserving the confidentiality of our customers' information;
- 1.2 We will train all staff attending to customers to provide quality advice and recommendation;
- 1.3 We will take customers' feedback seriously and provide immediate constructive feedback to our staff.

2 WE COMMIT TO ENSURE THAT CUSTOMERS ARE PROVIDED WITH FAIR TERMS

- 2.1 We will ensure that the terms in our terms and conditions for **CARTEC-MALAYSIA** Wallet are fair, transparent, and well communicated to customers;
- 2.2 We will ensure that terms and conditions for **CARTEC-MALAYSIA** Wallet set out the respective rights, liabilities and obligations clearly and as far as possible in plain language;
- 2.3 We will ensure that the terms and conditions for **CARTEC-MALAYSIA** Wallet will be altered with prior notification to customers where any changes will only take effect 21 days from the posting date.

3 WE COMMIT TO ENSURE THAT CUSTOMERS ARE PROVIDED WITH CLEAR, RELEVANT AND TIMELY INFORMATION ON FINANCIAL SERVICES AND PRODUCTS

- 3.1 We will provide customers with relevant and timely information in our product disclosure;
- 3.2 We will disclose key product features, fees and charges, risks and benefits in a clear and concise manner;
- 3.3 We will ensure critical terms are brought to customers' attention and explained to them clearly.

4 WE COMMIT TO ENSURE THAT OUR STAFF, REPRESENTATIVES AND AGENTS EXERCISE DUE CARE, SKILL AND DILIGENCE WHEN DEALING WITH CUSTOMERS

4.1 We will conduct sales, advertising and marketing of our **CARTEC-MALAYSIA** Wallet with integrity and will not make false or exaggerated claims;

4.2 We will clearly disclose actual or avoid potential conflicts of interest;

4.3 We will ensure staff remuneration takes into consideration whether key performance indicators relating to fair treatment of customers have been achieved, if any.