

Sime Darby Lockton Insurance Brokers Sdn Bhd Treat Customers Fairly Charter

We, Sime Darby Lockton Insurance Brokers Sdn Bhd, are committed to deliver good financial consumer outcomes 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:

- | | |
|--|---|
| <p>1. We commit to embed fair dealing into our institution's corporate culture and core values</p> <ul style="list-style-type: none"> 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 customer's financial circumstances and preserving the confidentiality of our customer's information; ii) We will train all staff attending to customers to provide quality advice and recommendations; and iii) We will take customer's feedback seriously and provide timely constructive feedback to our staff. | <p>3. We commit to ensure that customers receive suitable advice and recommendations that take into account their financial needs and circumstances</p> <ul style="list-style-type: none"> i) We will provide clear, relevant and quality advice or recommendations based on adequate consideration of the customer's financial objectives, needs and circumstances, financial situation and risk appetite so that customers can make informed decisions; ii) We will ensure advice or recommendations are substantiated with a reasonable basis and in the best interest of customers; and iii) We will ensure that our customers' data and privacy are safeguarded. |
| <p>2. We commit to ensure that customers are provided with fair terms</p> <ul style="list-style-type: none"> i) We will ensure that the terms in our contracts or agreements are fair, transparent and well communicated to customers; ii) We will ensure that terms and conditions set out the respective rights, liabilities and obligations clearly and as far as possible in plain language; and iii) We will ensure that the terms and conditions in contracts or agreements are not altered without prior notification to customers. | <p>4. We commit to ensure that customers' complaints and claims are handled in a prompt, fair and effective manner</p> <ul style="list-style-type: none"> i) We will have in place a proper and well-documented complaints handling process and provide clear redress options should customers decide to further escalate their complaints; ii) We will ensure that our staff are properly trained to handle and resolve complaints in an effective and timely manner; iii) We will monitor and evaluate the nature and trend of complaints received through effective root cause analysis and thereafter take adequate measures to rectify weaknesses identified. |

5. We commit to ensure that vulnerable consumers are treated fairly and equitably by our staff

- i) We will ensure that we assess the needs of vulnerable consumers in our customer base and target market and implement appropriate policies to meet these needs;
- ii) We will ensure that our staff are well trained to recognize, assess and respond appropriately to the needs of vulnerable customers; and
- iii) We will have in place sufficient monitoring and evaluation mechanisms to ensure that our staff are responding to the needs of vulnerable customers and make necessary improvements to ensure vulnerable consumers continue to receive fair and equitable treatment.

In so doing and conforming to all the above, We are shaped by the underlying values below:



Act with Integrity



Care for All



Win Together

We welcome your feedback and suggestions to serve you better by contacting us at:

Sime Darby Lockton Insurance Brokers Sdn Bhd
19th Floor, Menara JKG
No. 282 Jalan Raja Laut
50350 Kuala Lumpur, Malaysia



: +603-27722000



: enquiry@sdlockton.sime.com