Client Charter

HONG LEONG MSIG TAKAFUL BERHAD

At Hong Leong MSIG Takaful Berhad (HLM Takaful), we aim to consistently meet our customers' financial and protection needs. We listen, plan and provide solutions throughout every phase of their lives. We are committed to deliver the best of service to our valued customers.

Contact Us

Prompt Response To Enquiries And Complaints

Response To Claims

Details Of Your Complaint

Privacy Protection Of Data Given

Anti Fraud Statement

Contact Us

For easy reach, we have established several channels: Visit any of our 5 branches nationwide
Call our Customer Service Hotline at +603-7650 1800
Write to us at:

Customer Service Hong Leong MSIG Takaful Berhad Level 5, Tower B, PJ City Development, No. 15A, Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor

Fax: +603-7620 6730

E-mail: ReachUs@takaful.hongleong.com.my

Or log on to www.hlmtakaful.com.my

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Prompt Response To Enquiries And Complaints

Prompt Response To Enquiries And Complaints

HLM Takaful welcomes customer enquiries and feedback at all times. HLM Takaful strives to provide timely response to all enquiries and complaints.

- 1. Walk in Customer
 - Customers will be served within 15 minutes upon registration.
- 2. Enquiry via phone
 - Simple enquiries are responded on the spot during the telephone conversation.
 - Complex enquiries, which require further follow up will be resolved and responded within 7 days.
- 3. Enquiry via email and correspondence
 - For simple enquiry, it is expected to be resolved within 7 days upon receipt of full documentation.
 - For complex enquiry where further follow up is required, it is expected to be resolved and responded within 14 days.

In cases of complex enquiries or complaints where longer time may be required, clear communication will be carried out to customers.

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Response To Claims

It is our endeavour to settle justified claims efficiently through standardized claims procedure. For straight through claims, our service turnaround time is within 14 days upon submission of complete requirement of the claim. For claims that required further investigation, longer time may be required and the claimant will be notified accordingly. If you are not satisfied with our claim decision, you may submit your appeal in writing to our Family Claim Department for review.

Family Claim Department Hong Leong MSIG Takaful Berhad Level 5, Tower B, PJ City Development, No. 15A, Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor

Tel: +603-7650 1800 Fax: +603-7620 6730

E-mail: ReachUs@takaful.hongleong.com.my

However, if the appeal is declined and you are not satisfied with the decision, you may write to Ombudsman for Financial Services (OFS) within 6 months from the date of our claims decision.

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Details Of Your Complaint

In order to resolve your complaint timely, it is important to provide us as much information as possible. When you contact us, please provide as much of the following information as you can:

- Certificate information such as full name or certificate number.
- Contact details such as mobile number or any other preferred method of contact. Please let us know if you
 wish to be called only during certain hours.
- Complaint information such as description of the complaint, relevant date(s) of the incident and name(s) of those involved.
- Relevant documents or supporting evidence (if any)

Once HLM Takaful received all the information, HLM Takaful will be able to do a thorough investigation on the complaint and work towards a resolution. If you are still not satisfied with the decision made in relation to your certificate,, you may further write to the following bodies:

For complaint related to claim only:

Ombudsman for Financial Services (OFS)

(Formerly known as Financial Mediation Bureau)

Level 14, Main Block, Menara Takaful Malaysia No. 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur Tel: +603-2272 2811

Fax: +603-2272 1577 Email: enquiry@ofs.org.my Website: www.ofs.gov.my

For any other complaints:

Bank Negara Malaysia (BNM)

Laman Informasi Nasihat & Khidmat (BNMLINK) (Walk-in Customer Service Centre)
Ground Floor, D Block,
Jalan Dato' Onn
50480 Kuala Lumpur

Tel: +603-2698 8044 ext 8950 / 8958

Operating Hours: 9.00 a.m. - 5.00 p.m. (Monday - Friday)

Or

Contact Centre (BNMTELELINK)
Corporate Communications Department

Bank Negara Malaysia P.O. Box 10922 50929 Kuala Lumpur

Tel: 1-300-88-5464 (1-300-88-LINK)

(Overseas: +603-2174 1717) Fax: +603-2174 1515

Email: bnmtelelink@bnm.gov.my Website:www.bnm.gov.my

Operating Hours: 9.00 a.m. - 5.00 p.m. (Monday - Friday)

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Privacy Protection Of Data Given

HLM Takaful is committed at all times to ensure that our customer's information i.e. personal information and details of the certificates are well protected. All employees are aware of the privacy policy and have been educated to handle customer's information align with privacy and information confidentiality principles.

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Anti-Fraud Statement

HLM Takaful is committed to fraud control, proactively putting measures to reduce possibility of fraud. HLM Takaful have zero tolerance to any fraud element wherever it may be found in any area. Thus, when a fraud is detected, suspected or alleged, HLM Takaful are committed to investigate the matter. HLM Takaful will work closely with the relevant authorities to ensure justice is served and implement recovery measures to minimize losses.

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