



TREAT CUSTOMERS FAIRLY CHARTER

Pembangunan Leasing Corporation Sdn Bhd and its subsidiaries ("PLC") are 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, PLC adopts the following principles:

1. PLC commits to embed fair dealing into our institution's corporate culture and core values through:
 - i) setting 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) educating our employees to provide quality service and suitable recommendations; and
 - iii) digesting customers' feedback and provide prompt constructive recommendations to our employees.
2. PLC commits to ensure that customers are provided with clear, relevant and timely information on financial services and products by:
 - i) providing customers with the relevant and timely information to facilitate informed decision making; and
 - ii) disclosing 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. PLC commits to ensure our employees exercise due care and diligence when dealing with customers by:
 - i) conducting sales, advertising and marketing of our financial services and products with integrity and will not make false or exaggerated statements and claims; and
 - ii) avoiding or clearly disclose actual or potential conflicts of interest;
4. PLC commits to take reasonable care to ensure the appropriateness of recommendations provided to customers through:
 - i) providing recommendations in the best interests of customers based on their financial objectives, needs, knowledge, experience and the risks associated with it;
 - ii) ensuring our employees maintain the confidentiality of the information provided by the customers and use the information for purposes of providing recommendations to customers only.
5. PLC commits to address customers' complaints consistently and promptly by:
 - i) providing prompt acknowledgment of the customers' complaint;
 - ii) addressing the official complaint received in reasonable, objective and timely manner and inform the customers, the outcome within 14 calendar days from the date of the receipt of the complaint; and
 - iii) communicating to the customer if we are unable to address their complaint within the stipulated timeframe.