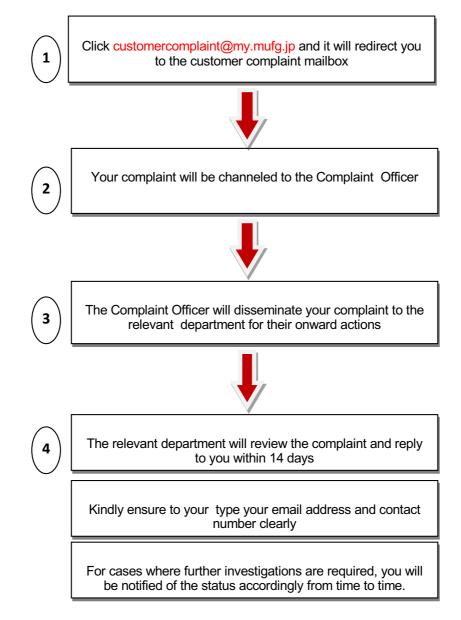


PROCESS FLOW MANAGING CUSTOMER COMPLAINT

via email:

customercomplaint@my.mufg.jp



You may also visit the following redress channels should you find our resolutions are not up to your satisfaction:-

- i. Ombudsman for Financial Services(<u>www.ofs.org.my</u>)
 (an independent body set-up to help settle disputes between you and your financial service providers)
- ii. Agensi Kaunseling Dan Pengurusan Kredit (AKPK)
 (for complaints relating to restructuring of loans provides assistance in managing personal debts with FSP)
- ii. BNM Link Customer Service Centre (www.bnm.org.my or bnmtelelink@bnm.gov.my)
 (a centralized point of contact for matters related to the financial sector under the purview of Bank Negara Malaysia)