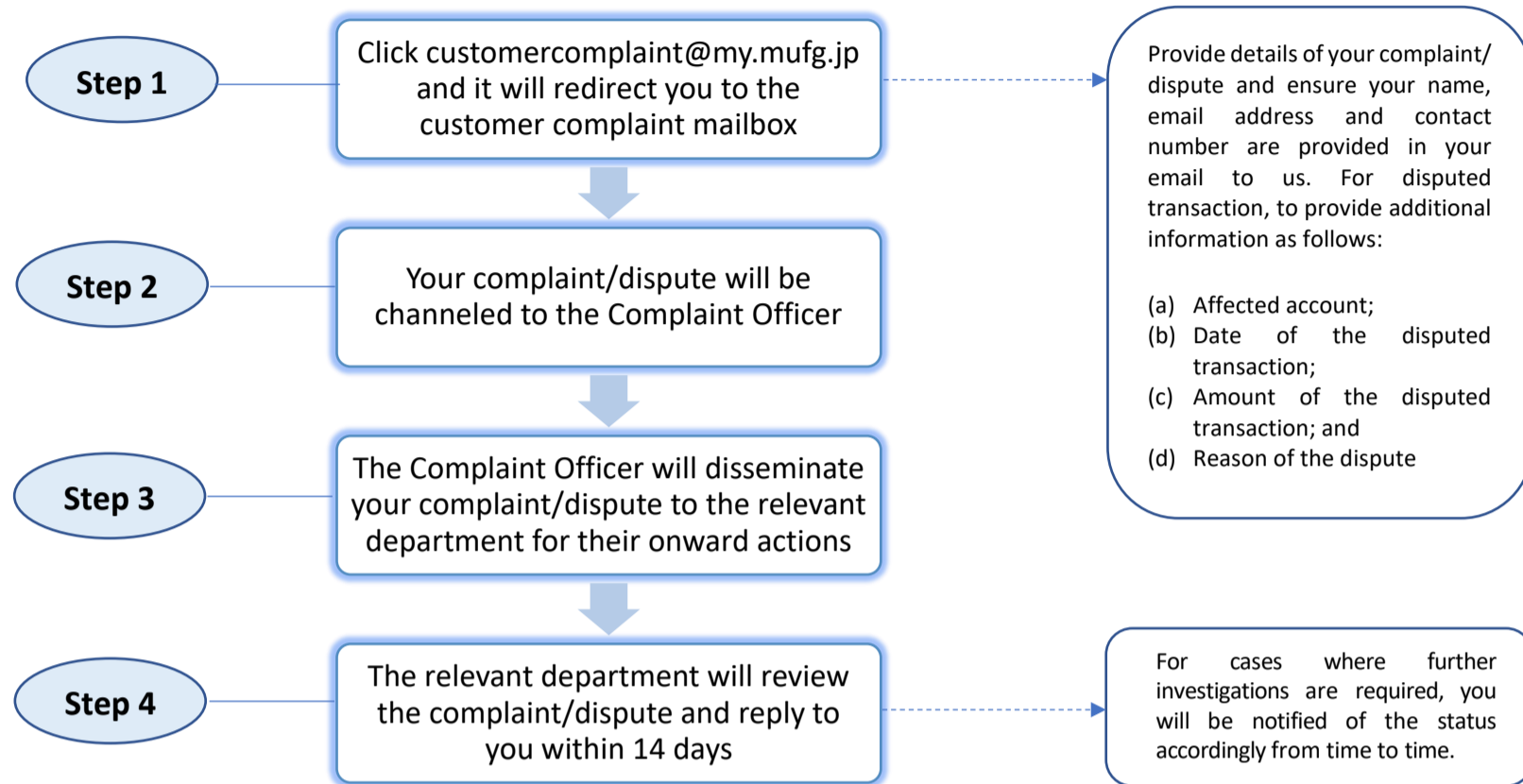


PROCESS FLOW MANAGING CUSTOMER COMPLAINT/DISPUTE

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 (ofs.org.my)**
(an independent body set-up to help settle disputes between you and your financial service providers)
- ii. **BNM Link Customer Service Centre (<https://telelink.bnm.gov.my/>)**
(a centralized point of contact for matters related to the financial sector under the purview of Bank Negara Malaysia)
- iii. **Securities Industry Dispute Resolution Center (SIDREC) (<https://sidrec.com.my/> or info@sidrec.com.my)**
(for complaints relating to Investment Products)
- iv. **Securities Commission Malaysia (SC) (<https://www.sc.com.my/> or aduan@seccom.com.my)**
(for complaints relating to Investment Products)
- v. **Agensi Kaunseling Dan Pengurusan Kredit (AKPK) (www.akpk.org.my)**
(for complaints relating to restructuring/ rescheduling of loans/ financings for individual)
- vi. **Small & Medium Enterprise Corporation Malaysia (SME Corp. Malaysia) (www.smeinfo.com.my or info@smeinfo.com.my)**
(for complaints relating to restructuring/ rescheduling of loans/ financings for small & medium scale enterprise "SME")
- vii. **Small Debt Resolution Committee (SDRC) (<https://www.smeinfo.com.my>)**
(for complaints relating to restructuring/ rescheduling of loans/ financings for small & medium scale enterprise "SME")

Notes:

1. The email addresses are solely for MUFG Bank (Malaysia) Berhad's customer.
2. Any emails received from customer other than MUFG Bank (Malaysia) Berhad's customer will not be entertained.
3. Your enquiries and complaints sent to our email address will be responded within 14 days from the date we receive your email.
4. For account holders of other MUFG Bank overseas branches, kindly contact the branch where you maintain an account for any enquiries.