

insurance **info**

INFO INSURANS

**Your guide  
on  
How  
to  
Make a  
Complaint**



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This is a guide on how and where you can make a complaint against institutions regulated by Bank Negara Malaysia such as commercial banks including Islamic banks, insurance companies, takaful operators and non-bank institutions that issue credit cards, debit cards and charge cards.

### Contact your institution first

You should **first** refer your problem to your institution. You may talk to the person or department you first dealt with on how you would like the problem to be resolved.

If it is still not resolved, make a formal complaint to the Complaint Unit of your institution. All institutions regulated by Bank Negara Malaysia have set up a Complaint Unit each to handle customers' complaints. You may also contact The Association of Banks in Malaysia at its toll free line (ABMConnect) 1-300-88-9980 or visit its website [www.abm.org.my](http://www.abm.org.my) for queries on commercial banking related issues.

You can get the information on the Complaints Unit of your institution from your institution or from Bank Negara Malaysia's website at [www.bnm.gov.my](http://www.bnm.gov.my).

Your institution will reply to you within two weeks of receiving your complaint. However, if your complaint is complex, more time may be needed by your institution to review your complaint. If this is the case, your institution will send you a holding reply that it is still reviewing your complaint.

Once your institution has completed reviewing your complaint, it will reply to you in writing. It will also tell you that you may refer your complaint to the Financial Mediation Bureau (FMB) if you are not happy with its decision and if the complaint is within the scope of the FMB.



## Getting help from the FMB

The FMB is an independent body set up to deal with disputes between the public and its members such as commercial banks including Islamic banks, insurance companies, takaful operators and non-bank institutions that issue credit cards, debit cards and charge cards. The FMB gives you a channel to resolve your complaint with your institution without going to the courts. The FMB services are **free of charge**.

If you wish to refer your complaint to the FMB, you need to do it within **six months** of receiving your institution's final decision on the matter.

## How do I contact the FMB?

You can either go personally to the FMB, write a letter or send an email providing:

- details of your complaint;
- a copy of the letter from your institution stating its final decision; and
- a copy of other relevant documents.

You will need to fill in a consent form which allows your institution to give any confidential information on your complaint to the FMB at:

Address : Mediator  
Financial Mediation Bureau  
Level 25, Blok Utama  
Dataran Kewangan Darul Takaful  
4, Jalan Sultan Sulaiman  
50000 Kuala Lumpur.

Telephone : 03-2272 2811

Fax : 03-2274 5752

Email : [enquiry@fmb.org.my](mailto:enquiry@fmb.org.my)

You can get details on the types of complaints handled by FMB from its website at [www.fmb.org.my](http://www.fmb.org.my).

## Complaining to Bank Negara Malaysia

If your complaint does not fall within the scope of the FMB, you can refer your complaint to Bank Negara Malaysia through BNMTELELINK or BNMLINK. BNMTELELINK and BNMLINK are two contact centres at Bank Negara Malaysia that handle enquiries from the public on financial matters and complaints against institutions regulated by Bank Negara Malaysia.



## How can I reach BNMTELELINK and BNMLINK?

BNMTELELINK can be reached either by phone, fax, email or mail at:

Telephone : 1-300-88-5465 (LINK)  
Fax : 03-2174 1515  
Email : [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)  
Address : BNMTELELINK  
Corporate Communications Department  
Bank Negara Malaysia  
P.O. Box 10922  
50929 Kuala Lumpur.

You can also use the standard complaint form provided by Bank Negara Malaysia to write to us. You can get these forms from your institution or download them from *bankinginfo* website [www.bankinginfo.com.my](http://www.bankinginfo.com.my) for a banking/ financial-related complaint and *insuranceinfo* website [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my) for an insurance/ takaful-related complaint.

If you wish to discuss your complaint in person with officers of Bank Negara Malaysia, you may visit BNMLINK at:

Block D, Bank Negara Malaysia  
Jalan Dato' Onn  
50480 Kuala Lumpur.

## Does Bank Negara Malaysia deal with all types of financial-related complaints?

Bank Negara Malaysia deals with all types of financial-related complaints except the following:

- A complaint that has yet to be reviewed by the institution concerned;
- A complaint against an institution that is not regulated by Bank Negara Malaysia;
- An insurance/ takaful complaint concerning a claim that is more than RM500,000 except if it is related to quality of service and unfair claim handling;
- A banking complaint submitted by a third party without the written permission of the account holder for the third party to refer to Bank Negara Malaysia;
- A complaint which has been sent to the FMB, filed with the Court/ Consumer Tribunal or handled by legal firms;
- A complaint with fraud element;
- A complaint that is not signed or without any name or contact numbers to enable Bank Negara Malaysia to contact the sender; and
- A complaint by the agent of the institution, e.g. a debt collector, a car reposessor, an insurance/ takaful agent against his/ her principal.

## Tips: How to write an effective complaint letter

Here are some useful points to remember when writing a complaint letter:

- Explain issues clearly in an orderly manner. Avoid any unnecessary details.
- Give all important information, e.g. account number, card number, loan account, policy/ certificate number, vehicle registration number.
- State the name or branch of the institution concerned.
- Be clear of what you would like the institution to do to resolve your complaint, e.g. an apology, an explanation or action to put things right.
- Give your contact details, such as address, telephone numbers where you can be reached.
- Attach a copy of relevant documents relating to the complaint.

For a banking-related complaint, if you are acting on behalf of another person, you will also need to submit the accountholder's consent letter together with the complaint letter. Before you send your complaint letter to your institution/ FMB/ Bank Negara Malaysia, make a copy of the letter for your record.

## Frequently asked questions

**Q: Can I refer my complaint straight to the FMB or Bank Negara Malaysia without going to my institution first?**

**A:** No. You should refer your complaint to your institution first for its review. If you are not satisfied with the decision of your institution, you may then refer your complaint to the FMB or Bank Negara Malaysia, whichever is relevant to the case. You will need to submit a copy of the letter from your institution stating its final decision on your complaint if you are referring your complaint to the FMB.



## Q: Who are members of the FMB?

A: Currently, the following institutions are members of the FMB:

- All commercial banks including Islamic banks
- All investment banks
- All insurance companies
- All takaful operators
- Development financial institutions
- Malaysian National Reinsurance Berhad
- Payment system operators
- Payment instrument issuers



**Q: How does the FMB work?**

A: The FMB will review your complaint based on the facts of the case received by it. It may meet with you or together with your institution and will decide on your case after looking at the law, industry rules and practices of the issue at hand.

**Q: Where else can I refer my complaint to if I am not happy with the decision of the FMB or Bank Negara Malaysia?**

A: You may want to seek legal advice on taking a legal suit or appoint an arbitrator to resolve your case. However, once you have accepted the decision of the FMB, you may lose your right to take legal action.

**Q: What is the difference between BNMTELELINK and BNMLINK?**

A: Both BNMTELELINK and BNMLINK are set up by Bank Negara Malaysia to handle enquiries on financial matters and complaints against institutions regulated by Bank Negara Malaysia. BNMTELELINK can be reached by phone, fax, email or mail. BNMLINK is the contact centre for walk-in visitors at Bank Negara Malaysia.

**Q: Where can I go if I need help to deal with my loan problem?**

A: You can contact Agensi Kaunseling Dan Pengurusan Kredit (AKPK) if you need help in managing your debt. AKPK was set up by Bank Negara Malaysia in 2006 and the services offered by AKPK include credit counselling and debt management. AKPK also conducts financial education programmes on the proper use of consumer credit and basic money management. The services of AKPK are **free of charge**. You can get further details on AKPK from its website [www.akpk.org.my](http://www.akpk.org.my).





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**Malaysian Takaful Association**



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