



FULLRICH
Malaysia



CUSTOMER SERVICE CHARTER

Fullrich Malaysia values its customer and provide high service standard because our main objective is “customer satisfaction is our priority”. Fullrich committed in establish policy and together with the procedures and standards for staff through which Fullrich Malaysia expects to demonstrate excellence services to our beloved customer.

Fullrich focuses on the needs of the customer in the design of delivering services, whether internal or external. Fullrich Malaysia will seeks, listen and acts on views of its customer. We promise to promote a positive customer services ethos across the organization and ensure all of Fullrich Malaysia staff understand customer service values and demonstrate them in their behaviour and interaction with all customer.

PILLAR 1: PROVIDING THE BEST

We in Fullrich Malaysia provide 3E to the customer (i.e., User and Merchant);

- ✓ *Easy to Remote*
- ✓ *Easy to Use*
- ✓ *Easy to Understand*

1.1 We strive to provide the best outcomes for our customer

- A) We, Fullrich Malaysia Sdn Bhd, will ensure that you enjoy our user-friendly electronic wallet application (“TaPay”) for daily routine.
- B) The application is built for easy usage, with simple navigations and customized content so you can quickly find what you need.
- C) For registration, the applicant will be able to register via our TaPay apps, and all this information will be filed and kept as private and confidential, and we will ensure the safety and security of the usage of your data.
 - **User** : For the first-time user, we only require basic information such as “Full Name, Mobile Number, and E-mail.”
 - **Merchant** : For the merchant who onboarding into the TaPay application, we need the information such as “business owner’s NRIC, business license, business name and other supporting documents required.” Once all the identification and verification are completed, the merchant will receive their QR code.

1.2 We will update the latest information and promotion in our TaPay apps for user acknowledgment

- A) We will maintain our website with relevant and up-to-date information and promotion that is easily understood and accessible.
- B) We will make available information on features and fees for the various services available to users and merchants through multiple channels (i.e., website/TaPay apps).
- C) The user is able to view and keep track of the transaction through the history transaction.
- D) For our merchants, TaPay provides easy access to remote their transactions and simple navigations and content for the merchant to understand the application.

PILLAR 2: FAST, EFFICIENT AND EFFECTIVE

We promise to the customer that if we ever received a complaint or any issue, we will;

- ✓ **Reply on the same day**
- ✓ **Communicate with User and Merchant**
- ✓ **TAT within 7 to 14 working days**

2.1 Reply As Soon As Possible on the issue arose

- A) We at Fullrich Malaysia will reply to all customer complaints/inquiries that occurred on the same day as soon as possible, as our customer satisfaction is our priority.
- B) Fullrich procedure for customer service treatment will be customer-focused, transparent, accessible and straightforward.
- C) We will resolve all phone complaints/inquiries made to our support centre on the first contact, provided no follow up is required. If follow-up is needed, we will revert in three (3) working days or less.
- D) We will resolve all writing (online/mail) complaints/inquiries made within three working days or less.
- E) If the issue is complex and we will inform within an appropriate timeframe and keep the user or merchant updated on the progress.
- F) User / Merchant can contact us at our hotline number or email.
- G) Fullrich will take customer complaints/inquiries that arose very seriously. We promise to help customers to go thoroughly with their problems.

2.2 Turnaround Time (TAT) that we promise to our Customer

- A) For our merchant, we guarantee that their settlement to be done based on agreement.
- B) If Fullrich Malaysia is to be conducted a promotion and we will adhere to the TAT to our customer as promised. If the customer still does not receive the promotional material as promised, they can lodge a report to our Customer Services Department and we will handle the issue immediately.

PILLAR 3: TRANSPARENT, HONEST AND PERSONABLE SERVICES

- ✓ **Being transparent, honest with our user**
- ✓ **Provide personable services**

3.1 Transparent and Honest in dealing with our customer

- A) When dealing with our customers, we will provide transparent and fair dealing. We will explain all the terms and conditions to our customers via website/TaPay apps.
- B) If there are any extra charges, we will inform the customer before they sign the agreement (especially for the merchant). For most of the Fullrich's merchant, the fees and charges are as agreed based on the customer-focused.

3.2 Easy Guideline to our Customer

- A) First Impression
 - The customer service team who handles the issue will introduce his/her name.
 - Ask for customer's names and acknowledge whether they are Fullrich's user or merchant.
 - Offer to assist the customer in a timely and professional manner.
- B) Understand the Customer Problem
 - Ask about the problem that they are facing.
 - Ask a few security questions for verification.
 - Informed the customer how long we will take to settle down the issue as not to make customer waiting.
- C) Handle the queries
 - We will proceed to handle all the queries as per the customer requested.
 - Provide solutions that meet customer needs.
 - Handle the problem arose quickly according to our TAT, which is within three (3) working days or immediately. If the issue requires further investigation, we will give feedback within an appropriate timeframe and keep updated on the progress.

3.3 Keeping All the Report

- All the complaint that arose will be kept for filing
- All customer information also will be kept as confidential.

- Fullrich Malaysia will refer the settled issue to improvise our service and as guidance in the future.

3.4 Contact us

Any suggestion to improve our services, you may:

- Call out hotline number by calling: **(03)-86842277**
- Email: **support@fullrich.com.my**.
- Mail to:

FULLRICH (MALAYSIA) SDN BHD,

UBN Tower, 22nd Floor, 10,

Jalan P.Ramlee, Kuala Lumpur,

50250 Kuala Lumpur,

Federal Territory of Kuala Lumpur.

- Bring your complaint issue if you dissatisfied with the outcomes provided by Fullrich Malaysia Sdn Bhd to the following bodies:

Bank Negara Malaysia

Laman Informasi Nasihat dan Khidmat,

Ground Floor, Blok D,

Jalan Dato' Onn,

50480 Kuala Lumpur

[BNMTELELINK \(Contact Centre\)](#)

Tel: 1-300-88-5465

Overseas: +603-2174 1717

<https://telelink.bnm.gov.my/>

Ombudsman for Financial Services (664393P),

Chief Executive Officer,

14th Floor, Main Block,

Menara Takaful Malaysia,

No. 4, Jalan Sultan Sulaiman,

50000 Kuala Lumpur.

Tel: +603 2272 2811

enquiry@ofs.org.my