

PROSEDUR MEMBUAT ADUAN

- Anda hendaklah mendapatkan penyelesaian aduan anda dengan penyedia-penyedia perkhidmatan kewangan terbabit (yang merupakan ahli-ahli BPK) sebelum aduan ini dikemukakan kepada BPK.
- Ahli-ahli BPK adalah institusi-institusi kewangan di bawah kawalan selia Bank Negara Malaysia dan tidak termasuk insitituti seperti Malaysia Building Society Berhad (MBSB), syarikat kredit, pemajakgadai dan peminjam wang berlesen bukan bank.
- Aduan anda mestilah telah dipertimbangkan oleh pihak pengurusan atasan penyedia perkhidmatan kewangan terbabit dan perlu dikemukakan kepada BPK dalam tempoh 6 bulan dari tarikh surat keputusan muktamad penyedia perkhidmatan kewangan terbabit;
- Untuk mengetahui jenis aduan yang boleh dirujuk kepada BPK, anda boleh merujuk kepada laman sesawang BPK di www.fmb.org.my.
- Pengadu mestilah pemegang akaun dan/atau mereka yang terlibat dengan transaksi kewangan, perbankan konvensional/Islam, kad kredit/caj yang lazimnya atau telah bermastautin di Malaysia ketika kemudahan kewangan/perbankan, kad kredit/debit/caj tersebut diambil/digunakan.
- Nilai maksima aduan anda adalah RM100,000 kecuali bagi kes penipuan yang melibatkan instrument pembayaran, kad kredit/caj/ATM dan cek, dimana nilai maksimumnya adalah RM25,000.
- BPK **tidak** akan mengendalikan:
 - aduan yang pernah dirujukkan kepada BPK, melainkan jika ada bukti-bukti baru;
 - aduan yang telah difail dan/atau tertakluk kepada prosiding mana-mana Mahkamah, Tribunal Pengguna atau Timbangtara;
 - aduan yang tidak menyatakan nama pengadu, tidak ditandatangani, tidak jelas atau oleh pihak ketiga yang tidak dibenarkan;
 - aduan terhadap kakitangan penyedia perkhidmatan kewangan atau oleh kakitangan tersebut terhadap majikannya;
 - aduan mengenai kes penipuan melainkan kes penipuan yang melibatkan instrument pembayaran, kad kredit/caj/ATM dan cek bernilai RM25,000 dan kebawah;
 - aduan mengenai penentuan harga umum, polisi produk, perkhidmatan penyedia perkhidmatan kewangan, keputusan kredit (termasuk kelulusan, penolakan dan penjadualan semula pinjaman) untuk kemudahan perbankan dan kad kredit/caj;
 - aduan melebihi 6 tahun dari tarikh kuasa tindakan bermula.

PROCEDURE ON LODGING COMPLAINT

- *You should have resolved your complaint with the relevant financial service providers (i.e. FSPs who are members of FMB) before lodging your complaint with FMB.*
- *FMB members are FSPs under the supervision of Bank Negara Malaysia and does not include institutions such as Malaysia Building Society Berhad (MBSB), credit companies, pawnbrokers and non-bank licensed money lenders.*
- *Your complaint must have considered by the FSPs' senior management and referred to FMB within 6 months from the date of the FSPs' final decision letter.*
- *For more information on the type of complaints that can be referred to the FMB, you can refer to FMB's website at www.fmb.org.my.*
- *Complainants must be account holders and/or persons involved with the credit, conventional/Islamic banking, credit/charge cards transactions who are ordinarily or have been resident in Malaysia when the facility was taken/utilized.*
- *The maximum value of your complaint is RM100,000 except for fraud cases involving payment instruments, ATM/credit/charge cards and cheques for which the limit is RM25,000.*
- *FMB will not handle :*
 - *complaints which had been previously referred to FMB, unless new evidence is available;*
 - *complaints which has been filed and/or subject of proceedings in any Court, Consumer Tribunal or Arbitration;*
 - *complaints that do not disclose the name of complainant, without signature, ambiguous in nature or by unauthorised third party;*
 - *complaints against FSPs' staff or by the staff against their employer;*
 - *complaints concerning fraud cases except for fraud cases involving payment instruments, ATM/credit/charge cards and cheques of value RM25,000 and below;*
 - *complaints concerning general pricing, product policies, services of FSPs, credit decisions (including approval, rejection and rescheduling of loans) for banking and credit/charge card matters;*
 - *complaints brought after 6 years from the date the cause of action accrued*

Sila hantar aduan anda/Kindly send your complaint to:

**Biro Pengantaraan Kewangan or
Financial Mediation Bureau
Tingkat 14, Blok Utama
Menara Takaful Malaysia
No. 4 Jalan Sultan Sulaiman
50000 Kuala Lumpur
No. Tel/Faks : 03-2272 2811 / 03-2272 1577
Email : enquiry@fmb.org.my**

**BORANG ADUAN PERBANKAN & CREDIT/DEBIT KAD
BANKING & CREDIT/DEBIT CARD COMPLAINT FORM**

1. Maklumat Pemegang Akaun / Account Holder's Details	
Nama/Name:	No. K.P./NRIC No. :
No. Tel. Rumah/House Tel. No.:	No. Tel. Pejabat/ Office Tel. No. :
No. Tel. Bimbit/Mobile No.:	
No. Faks/Fax No. :	E-Mel/E-Mail:
Alamat Surat Menyurat (berserta poskod)/ Correspondence Address (include postcode):	
2. Maklumat Pengadu (jika bukan pemegang akaun atau bagi pihak entiti perniagaan)/ Complainant's Details (if not an account holder or on behalf of business entity)	
Nama/Name:	Untuk entiti perniagaan, (sila tandakan (✓))/for business entity, (please tick (✓)) <input type="checkbox"/> Keempunyaan Tunggal/ Sole proprietorship <input type="checkbox"/> Perkongsian/ Partnership <input type="checkbox"/> Syarikat/Company
No. K.P./NRIC No. :	
Hubungan (Jika bagi pihak individu)/Relationship (If on behalf of individual):	Nama Jawatan (jika bagi pihak perniagaan / Job Title (if on behalf of a business) :
No. Tel. Rumah/House Tel. No.:	No. Tel. Pejabat/ Office Tel. No. :
No. Tel. Bimbit/Mobile No.:	
No. Faks/Fax No. :	E-Mel/E-Mail:
Alamat Surat Menyurat (berserta poskod)/ Correspondence Address (include postcode):	
3. Maklumat Aduan/Complaint Details	
Nama Institusi Kewangan/ Name of Financial Institution :	
Cawangan Terlibat / Branch Concerned:	No. Akaun/Account No.:
<input type="checkbox"/> Akaun Perseorangan/Individual Account	<input type="checkbox"/> Akaun Perniagaan/Business Account
4. Jenis Akaun (sila tandakan (✓))/ Type of Account (please tick (✓))	
<input type="checkbox"/> Akaun Semasa / Current Account	<input type="checkbox"/> Akaun Simpanan/Savings Account
<input type="checkbox"/> Akaun Pelaburan/Investment Account	<input type="checkbox"/> Akaun Simpanan Tetap/Fixed Deposit Account
<input type="checkbox"/> Sewa Beli/Hire Purchase	<input type="checkbox"/> Kad Kredit/Debit/ Credit/Debit Card
<input type="checkbox"/> Pembiayaan (Perumahan /Peribadi)/ Financing (Housing/Personal)	<input type="checkbox"/> Lain-lain (sila nyatakan)/Others (please specify)
5. Jenis Aduan (sila tandakan (✓))/ Type of Complaint (please tick (✓))	
<input type="checkbox"/> Pinjaman (Peribadi/Perumahan & sewa beli)/ Loans (Housing/Personal & hire purchase)	<input type="checkbox"/> Operasi Perbankan (termasuk berkaitan cek)/ Banking Operation (including cheque related)
<input type="checkbox"/> Perbankan Islam/Islamic Banking	<input type="checkbox"/> Perbankan Internet/ Internet Banking
<input type="checkbox"/> Berkaitam Kad Kredit/Debit/Credit/Debit Card related	<input type="checkbox"/> Mesin Simpanan Tunai / Cash Deposit Machine (CDM)
<input type="checkbox"/> Penipuan (melibatkan instrument pembayaran, kad kredit/debit. Kad ATM dan cek bernilai RM25,000.00 ke bawah)/ Fraud (involving payment instruments, credit/debit cards, ATM cards and cheques of RM25,000.00 and below)	<input type="checkbox"/> Pengeluaran ATM/ATM withdrawals <input type="checkbox"/> (a) Tiada pengeluaran/Non- dispensation <input type="checkbox"/> (b) Pengeluaran kurang/Short-dispensation <input type="checkbox"/> (c) Tanpa kebenaran/Unauthorised
Lain- lain (sila nyatakan) Others (please specify) :	

Sudahkah anda menerima Surat Keputusan daripada Institusi Kewangan, sila tandakan (✓) dan nyatakan tarikhnya, jika ada.
Have you received Financial Institution's Decision Letter, please (✓) and state date, if yes.

Ya / Yes Tarikh / Date : _____
 Tidak / No

No. Rujukan/Ref. No. :

Jumlah Pertikaian/Disputed Amount :

6. Salinan Dokumen Dilampirkan (sila tandakan (✓))/Copies of Documents Attached (please tick (✓))

Laporan polis / Police report	Kad Pengenalan /NRIC
Surat Keputusan Institusi Kewangan (wajib) <i>Financial Institution's Decision Letter (compulsory)</i>	Pendedahan Yang Dibenarkan Dibawah Akta Perkhidmatan Kewangan 2013/Akta Perkhidmatan Kewangan Islam 2013/Akta Institusi Kewangan Pembangunan 2002 (wajib) <i>Permitted Disclosure Under Financial Services Act 2013/Islamic Financial Services Act 2013/ Development Financial Institutions Act 2002 (compulsory)</i>
Perjanjian Pinjaman/Surat Tawaran/Pinjaman Sewa Beli <i>Loan Agreement/Offer Letter/Hire Purchase Agreement</i>	Resit Transaksi (untuk kad kredit/debit, ATM,CDM) <i>Transaction Receipt (for credit/debit card, ATM,CDM)</i>
Buku Akaun Bank (untuk Akaun Simpanan) & Penyata (untuk Akaun Semasa/Simpanan Tetap/Kad Kredit/Debit/Pinjaman) <i>Bank Account Book (for Savings Account) & Statement (for Current/Fixed Deposit Account/Credit/Debit Card/Loan)</i>	Sijil Penubuhan & Surat Kuasa (untuk Syarikat & Perkongsian) <i>Certificate of Incorporation & Letter of Authority (for Company & Partnership)</i>

Lain-lain (sila nyatakan) / Others (please specify):

Aduan Saya Adalah Seperti Berikut (Sila beri penerangan jelas mengenai aduan) :
My Complaint Is As Follows (Please explain complaint clearly):

Tandatangan / Signature : Tarikh / Date:

Nama Pengadu / Complainant's Name :

Diuruskan Oleh / Attended to by : No. Ruj. / Ref. No.: FMB/.....

(Nama Kakitangan FMB/ Name of FMB Staff)