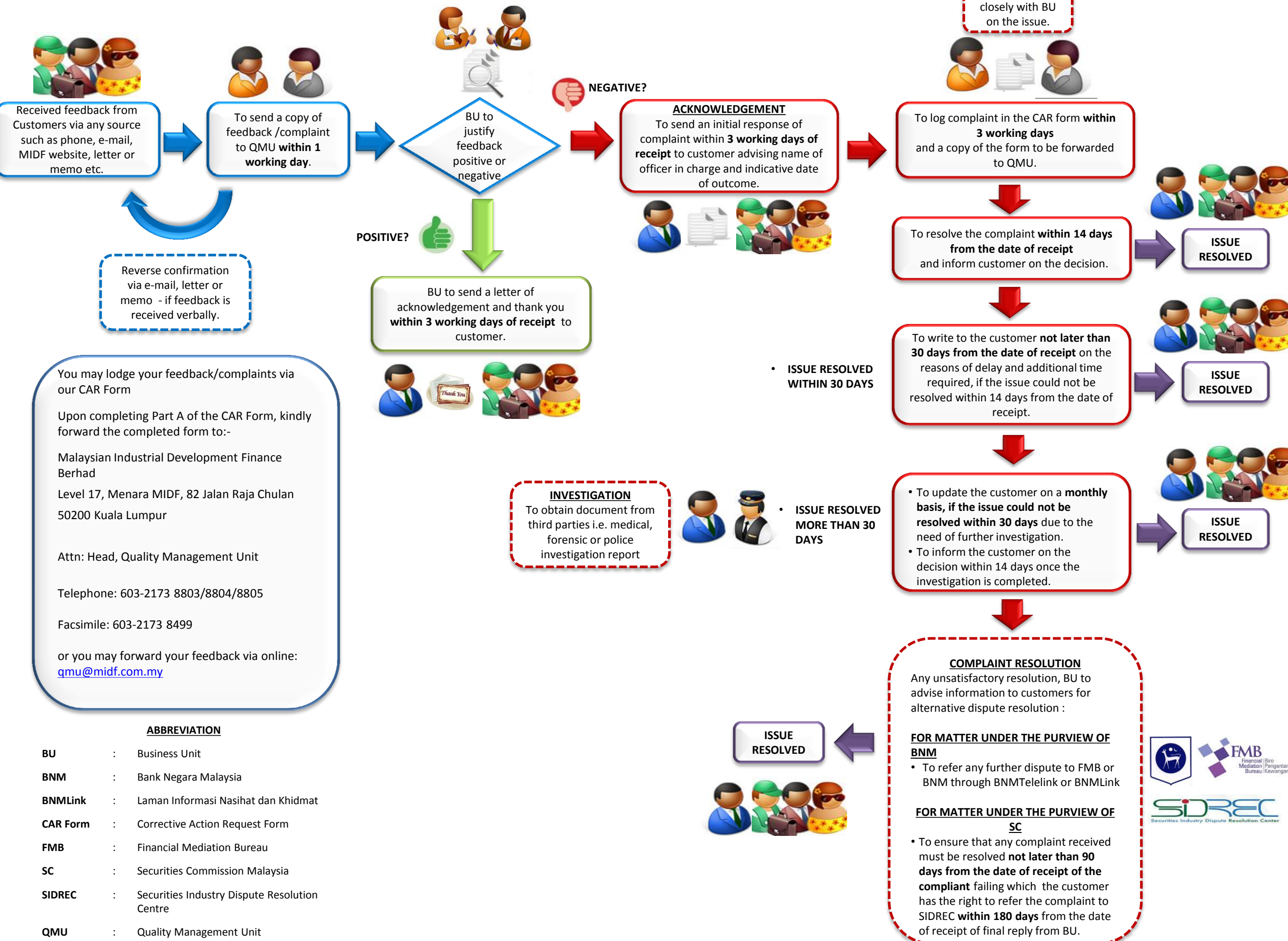


HANDLING OF FEEDBACK/COMPLAINTS PROCESS FLOW



Received feedback from Customers via any source such as phone, e-mail, MIDF website, letter or memo etc.

To send a copy of feedback /complaint to QMU **within 1 working day.**

BU to justify feedback positive or negative

ACKNOWLEDGEMENT
To send an initial response of complaint **within 3 working days of receipt** to customer advising name of officer in charge and indicative date of outcome.

To log complaint in the CAR form **within 3 working days** and a copy of the form to be forwarded to QMU.

To resolve the complaint **within 14 days from the date of receipt** and inform customer on the decision.

To write to the customer **not later than 30 days from the date of receipt** on the reasons of delay and additional time required, if the issue could not be resolved within 14 days from the date of receipt.

- To update the customer on a **monthly basis, if the issue could not be resolved within 30 days** due to the need of further investigation.
- To inform the customer on the decision within 14 days once the investigation is completed.

COMPLAINT RESOLUTION
Any unsatisfactory resolution, BU to advise information to customers for alternative dispute resolution :

FOR MATTER UNDER THE PURVIEW OF BNM

- To refer any further dispute to FMB or BNM through BNMTelink or BNMLink

FOR MATTER UNDER THE PURVIEW OF SC

- To ensure that any complaint received must be resolved **not later than 90 days from the date of receipt of the complaint** failing which the customer has the right to refer the complaint to SIDREC **within 180 days** from the date of receipt of final reply from BU.

POSITIVE?
BU to send a letter of acknowledgement and thank you **within 3 working days of receipt** to customer.

INVESTIGATION
To obtain document from third parties i.e. medical, forensic or police investigation report

ISSUE RESOLVED MORE THAN 30 DAYS

ISSUE RESOLVED

Reverse confirmation via e-mail, letter or memo - if feedback is received verbally.

You may lodge your feedback/complaints via our CAR Form

Upon completing Part A of the CAR Form, kindly forward the completed form to:-

Malaysian Industrial Development Finance Berhad
Level 17, Menara MIDF, 82 Jalan Raja Chulan
50200 Kuala Lumpur

Attn: Head, Quality Management Unit

Telephone: 603-2173 8803/8804/8805

Facsimile: 603-2173 8499

or you may forward your feedback via online:
qmu@midf.com.my

ABBREVIATION

- BU** : Business Unit
- BNM** : Bank Negara Malaysia
- BNMLink** : Laman Informasi Nasihat dan Khidmat
- CAR Form** : Corrective Action Request Form
- FMB** : Financial Mediation Bureau
- SC** : Securities Commission Malaysia
- SIDREC** : Securities Industry Dispute Resolution Centre
- QMU** : Quality Management Unit

