

# CLIENT CHARTER

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## INTRODUCTION

Oriental Capital Assurance Berhad (OCA), a company being certified with the international standard ISO 9001:2008, is always committed to provide value-added quality products and services that earn and maintain our customers' trust in us.

## EASY TO REACH

At OCA, it is always our priority to maintain the excellent level of services towards our customers. We will ensure all enquiries and complaints to be responded promptly. Our Customers can contact us through these channels:

- Visit any of our 16 branches nationwide
- Call our toll free no : 1-800-885-753  
(Monday – Thursday : 8.30am to 5.30pm)  
(Friday : 8.30am to 4.30pm)
- Write to us at:  
Customer Complaint Unit  
Oriental Capital Assurance Berhad  
Bangunan Oriental Capital  
36, Jalan Ampang  
50450 Kuala Lumpur

Tel : 03 20702828

Fax: 03 20703657

Email : [oricap@oricap.com.my](mailto:oricap@oricap.com.my)

For more details, please visit <http://oricap.com.my/customer/complaints.html>

## OUR COMMITMENT TO ENQUIRIES AND COMPLAINTS

We welcome any feedback on improving our services and genuinely want to resolve any problems that our customers may have. If we have not met our customers' expectations, we want to be informed of this. If we have exceeded our customers' expectations, we would also be glad to be informed about this.

Our complaints handling process is based on the following principles:-

- Acceptance – we recognize that we may not have met your expectations and will accept all complaints.
- Ownership – we are responsible for resolving your complaint. If we need to pass it to someone else due to the nature or complexity of the enquiry/complaint, we will inform you.
- Collection of information – we will confirm the details of your complaint and clarify if we are unsure.
- Treatment – we will ensure that you and your complaint are treated fairly.
- Commitment – we will follow-through on what we commit to doing.
- Timeliness – if we cannot resolve your complaint straight away, we will strive to resolve it within 14 days. For complaints which may take more time to resolve, we will keep you informed of our progress.

- Resolution – we aim to achieve a mutually acceptable resolution to all complaints.

### **Details of your Enquiries/Complaints**

In order to resolve your complaint, it is important that you give us as much information as possible.

When you contact us, as much of the following information must be provided:-

- 1) Policy / Claim Information - name, policy number or claim number, vehicle number
- 2) Contact Details - mobile phone number or other preferred method of contact (house number, alternate mobile phone number, email, home address etc).
- 3) Complaint Information – details of the complaint and any supporting evidence

Once we receive this information, we will be able to investigate your complaint and work towards a resolution.

If a customer feels that a complaint has not been resolved fairly, they may refer to Bank Negara Malaysia.

### **Recording of Complaints**

All complaints received are registered in a system and a reference number is allocated to each complaint. The status and progress of each complaint is kept in the system for easy monitoring, tracking, retrieval and analysis.

#### **1. Walk-In Enquiries/Complaints**

- a) Customers will be handled in a systematic manner and on a first-come-first-serve basis.
- b) Customers will be served within 5 minutes on their arrival at the customer service counter (depend on number of customer at that time)
- c) Full details of the customer and his enquiry/complaint will be recorded by the staff at the counter.
- d) Enquiries/complaints that do not require follow-up will be resolved on that one visit.
- e) Customers will be briefed on the next course of action to be undertaken by the company's representative to handle enquiries/complaints that require investigation, etc. At an average, our customer should receive a response from us within 14 days of filing his complaint and the status of dealing with the complaint be made known to the customer every 30 number of days.

#### **2. Phone Enquiries/Complaints**

- a) Phone calls are to be answered within 3 rings
- b) Enquiries/complaints that do not require follow-up will be resolved during the first call
- c) Enquiries that require follow-up will be resolved within 14 working days
- d) Complaints that require follow-up will be lodged with the company's Complaints Unit on the same day it is lodged by the customer and will be acknowledged by the Complaints Unit. The

Complaints Unit will respond to our customer on such complaints by 1 working day on receipt of the complaint.

In the event the complaint requires further investigation, our customer will be kept updated every 30 working days on the status until the complaint is resolved.

**3. Written Enquiries/Complaints (E-mail, Fax, Letter)**

- a) Enquiries by e-mail will be responded to within 1 working days with response by e-mail to customer on acknowledgement of receipt of enquiry/complaint.
- b) Enquiries via letter or fax will be responded to within 2 working days
- c) Enquiries that require follow-up will be resolved within 14 working days
- d) Complaints via e-mail or fax will be lodged on the same day with the Complaints Unit for acknowledgement by the Complaints Unit. We will respond to our customer on such complaints by 14 working days on receipt of the complaint.

In the event the complaint requires further investigation, our customer will be kept updated every 30 working days on the status until the complaint is resolved.

**DELIVERING OUR PROMISES THROUGH OUR CLAIMS PROCESS**

It is our policy to settle claims promptly through standardized procedures in claims administration. To facilitate your claims, you need to submit sufficient documentation.

Once you have made your submission, you can expect to receive a response from us within 7 working days. The claims procedure is as follows:

- Claims registration, complete documentation (stamp date received).
- Claims assessment will be done in 21 working days.
  1. For normal cases, customers will be updated on the progress in 30 working days.
  2. For complex claims cases (insufficient documents), customers will be updated on the progress in 60 working days.
- Cheque received by customers within 14 working days from receipt of the acceptance of offer or/and Discharge Voucher.

If a customer is not satisfied with the claims decision, they can write to us at:

Customer Complaint Unit  
Oriental Capital Assurance Berhad  
36, Jalan Ampang  
50450 Kuala Lumpur

Tel : 03 20702828

Fax: 03 20703657

Email : [oricap@oricap.com.my](mailto:oricap@oricap.com.my)

For documentation related to a specific claim, please visit [www.oricap.com.my](http://www.oricap.com.my)

#### **ANTI-FRAUD STATEMENT**

OCA aims to be an honest and ethical institution, seeking to conduct its business at the highest standard of integrity and objectivity. This anti fraud policy is important to OCA and serves to clearly communicate the importance of protecting the company and its assets against financial risks, operational breaches and unethical activities. This policy aims to minimise the risk and impact of fraudulent or corrupt activity. OCA recognises a **zero tolerance policy regarding fraud, corruption and code of ethics breaches**. All matters raised by any source will be taken seriously and properly investigated.

#### **PERSONAL INFORMATION**

At OCA, we take all reasonable precautionary measures to protect your personally identifiable information from loss, misuse or unauthorised access. Employee access is only limited to authorised employees who are fully trained in handling your information. These authorised personnel are required to ensure the confidentiality of your information and to respect your privacy at all times. Employees who have access to your information will be subjected to disciplinary action should they fail to observe this privacy policy.

We do not disclose your information to any third party or external organisations.

#### **BUYING INSURANCE**

We reserve the right to accept or reject an application to purchase our product. We will inform the applicant of the rejection and will also state the grounds for rejecting the application within 1 to 7 working days depending on complexity of the case.