

Bank of America Malaysia Berhad (BAMB)

Transaction Dispute Procedure

1. Reporting a Disputed Transaction

If you believe a transaction on your account is unauthorized or fraudulent, please contact BAMB through

- Telephone at + 603.2034.3961/62 or
- Email at asia.sse.my@bofa.com

Upon receiving your report, BAMB will acknowledge receipt of your dispute promptly and respond within three (3) working days to inform you of the information required to proceed with the investigation.

To expedite the process, please provide the following details in your report:

- Customer's full name
- Affected account number
- Date of the disputed transaction
- Amount involved
- Reason why you believe the transaction is disputed

2. Additional Information

Further details may be requested to support the investigation. Providing complete and accurate information will help facilitate a thorough and timely assessment.

3. Next Steps After Lodging a Report

- If you have reported the disputed transaction to BAMB, kindly be advised to lodge a police report at the nearest police station immediately. You may share a copy of the police report with BAMB to facilitate the investigation.
- BAMB will provide written communication outlining:
 - The stages of the investigation process
 - Expected timelines.

4. Our Commitment

All fraud cases are subject to a structured and comprehensive review process. The investigation will consider the obligations of both the financial institution and the customer, ensuring a fair and transparent resolution. BAMB is committed to resolve disputes fairly, transparently, and in accordance with regulatory standards.

Bank of America Malaysia Berhad (BAMB)

Complaint Handling Procedure

1. Objective

To ensure complaints received are attended to effectively and corrective action is taken to prevent future recurrence of similar nature of complaints.

2. Procedure Details

When filing for a complaint, the client should provide the bank with details of the specific complaint or dispute and any supporting documents to facilitate the investigation.

Formal complaints received by any staff via email/facsimile/mail/phone/in person will be channeled to a Client Service Advisor (CS) and acknowledged within the same business day.

CSA after reviewing the nature of the complaint, will then direct the investigation to the head of the relevant department.

The complaint is investigated and the client will be informed of the investigation status within 14 business days from the receipt of the complaint. For complaints requiring investigation by a third party, this may take more than 14 days.

For a complaint that requires longer period of investigation, the CSA will advise the client in writing on reasons for the delay and the need for additional time to resolve the complaint.

The decision from the complaint investigation will be conveyed to the client no later than 30 days from the date the complaint was first lodged.

All final decisions may be communicated to the client by letter, e-mail or other means acceptable to the client, which should clearly explain the basis of the decision with appropriate details.

3. Dedicated Client Service Advisors, Complaint Unit:

Name: Chynna PY Cheah Tel: +603 2034 3892 Fax: +603 2031 9084 Email: asia.sse.my@bofa.com	Name: Nishabaarany Gunasegaran Tel: +603 2034 3911 Fax: +603 2031 9084 Email: asia.sse.my@bofa.com
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