

# **UOB Kay Hian Wealth Advisors Sdn Bhd**

## **Treat Customers Fairly Charter**

The Board and Senior Management are committed to deliver good financial consumer outcomes to our customers. We believe in building long-term and mutually beneficial relationships with our customers. This Charter specifies our commitment to provide the highest standards of fairness in all our dealings with our customers to protect the interests and financial well-being of our customers:

### **1. We commit to embed fair dealing into our institution's corporate culture and core values**

- i) We set reasonable standards on fair business practices in all dealings with our customers. This includes providing financial services or products suitable to our customers' financial circumstances and preserving the confidentiality of our customers' information;
- ii) We train all staff and agent/representative attending to customers to provide quality advice and recommendation; and
- iii) We take customers' feedback seriously for continuous improvements of our processes and provide constructive feedback to our staff.

### **2. We commit to ensure that customers are provided with clear, relevant and timely information on financial services and products**

- i) We provide customers with relevant and timely information on product and services that enable them to make informed choices that best meet their financial circumstances and needs;
- ii) We disclose key product features, fees and charges, risks and benefits in a clear and concise manner; and
- iii) We ensure critical terms are brought to customers' attention and explained to the customers.
- iv) We ensure that clients are not pressured into decisions and are given time to understand and reflect on the recommendations.

### **3. We commit to ensure that our staff, representatives and agents exercise due care, skill and diligence, treated fairly and equitably when dealing with customers including vulnerable consumers**

- i) We conduct sales, advertising and marketing of our financial services and products with integrity and will not make false or exaggerated claims;
- ii) We ensure that all fees, charges, and commissions are disclosed in a clear and understandable way;
- iii) We avoid or clearly disclose actual or potential conflicts of interest;
- iv) We ensure that key performance indicators and process relating to fair treatment of customers are reviewed and monitored; and
- v) We ensure adherence to ethical standards and codes of conduct at all times, especially when dealing with all clients, including vulnerable ones.

v) We are committed to continuous training and development for our staff, representatives and agents to ensure our team remains knowledgeable, up-to-date with regulations, and able to provide suitable advice.

**4. We commit to maintain good business conducts and effectively manage clients' data and asset**

i) We ensure that client complaints are handled in a fair, transparent, and efficient manner;

ii) We ensure to protect clients' assets from risks such as loss, fraud, or insolvency;

iii) We enforced strong privacy policies to safeguard clients' data from loss, theft, misuse, or unauthorised access; and

iv) We ensure that client information is kept confidential and secure in line with data protection laws.