Customer Complaint Management

Established a systematic customer complaint management mechanism: Multiple service channels are provided to ensure convenient customer access, including:

- ✓ Telephone channel through the K-Contact Center or the K PLUS Application.
- ✓ Online and email channels, including Facebook, Twitter (X), LINE, YouTube, and the Pantip website (K8888).
- ✓ Chat channel via KBank Live official account, supported by an AI-enabled chatbot
- ✓ Branches nationwide through branch officers.
- ✓ Social listener tools to collect and monitor customer posts on social media, analyze issues, assess situations and determine appropriate response measures in a timely manner.

In addition, the Bank has established a complaint handling workflow in accordance with its internal operating procedures. Upon completion of the complaint handling process, customer feedback and suggestions are systematically incorporated into the continuous improvement and enhancement of products and service processes. The end-to-end workflow consists of the following four key steps:

1. **Receipt and Logging:** Upon receiving a complaint through any of the available channels, the receiving unit forwards the case to the Customer Relations Department, which serves as the Bank's centralized complaint management center. The department promptly confirms receipt of the complaint to the customer and logs the details of the incident in the Bank's complaint management system.
2. **Investigation and Resolution:** The Complaint Management Center coordinates with the relevant business units to gather evidence and investigate the complaint thoroughly, accurately, and fairly, in accordance with the Bank's policies and operating procedures. The resolution outcome and corrective actions are recorded in the Bank's system. Where customer losses or damages are identified, appropriate compensation will be assessed, approved, and provided to the customer.
3. **Notification and Reporting:** The Complaint Management Center is responsible for monitoring each case through to closure and informing customers of the resolution within the prescribed timeframe. The Center also prepares reports on service quality and compliance with the Service Level Agreement (SLA) (Reference: //www.bot.or.th/th/satang-story/financial-tools/sla.html) and submits them to relevant regulatory authorities, including the Bank of Thailand (BOT) and the Office of the Securities and Exchange Commission (SEC), on a complete and timely quarterly basis.
4. **Continuous Improvement:** Product-owning business units work closely with the Customer Relations Department and the Risk Management Department to conduct Root Cause Analysis (RCA) of customer complaints. The findings are used to enhance operational processes, improve systems, and further develop financial products and services to prevent recurrence of similar issues. The results of these analyses and improvement initiatives are reported to the Bank's Board of Directors at least annually.

Customer Relationship Management

The Bank places significant importance on Customer Relationship Management (CRM) across all customer segments, including retail customers, small and medium-sized enterprise (SME) customers, and corporate clients. By leveraging data-driven insights and analytics, the Bank seeks to gain a deep understanding of the specific needs of each customer segment, enabling it to design tailored value propositions and service channels. The Bank also provides post-sales support and fosters long-term customer engagement, guided by its principles of fair customer treatment. In addition, it has established clear customer feedback mechanisms to listen to customers' views and concerns, with the aim of continuously enhancing the customer experience across all touchpoints and building sustainable trust.

Customer Satisfaction Assessment

The Bank measures customer loyalty through the Net Promoter Score (NPS) framework and evaluates customer satisfaction across several dimensions, as follows:

1. Overall Bank Performance Assessment: Ranked No. 1 in NPS among banks in Thailand, achieving the highest score in the industry at 81 points, in line with the Bank's target.
2. Digital Banking Leadership Assessment (Mobile Banking NPS): Ranked No. 1 in NPS among banks in Thailand for mobile banking services, achieving the highest score in the industry at 89 points, meeting the Bank's target.
3. K-Contact Center Customer Satisfaction Assessment: Achieved a customer satisfaction score (CSAT) of 98.77 points.

	Performance Results (for DJ BIC form)				**Target**
	2022	**2023**	**2024**	**2025**	**2025**
Net Promoter Score (NPS) ranking in Thailand's banking sector	No. 1	No. 1	No. 1	No. 1	No. 1