



Service Level Agreement for Banking Industry: Industry SLA

Financial Services	Turn Around Time*
Complaint Acknowledgment and Handling	
1. Acknowledgement of complaint receipt through the following channels:	
● Call Center	Immediately
● Website	1 business day
● Facebook	1 business day
● Email	1 business day
● Mail	7 business days
● Officer at the Head Office or Branch	Immediately
2. Notification of the closure, or progress on resolution of the complaint through all channels:	
● The Bank will notify the complainant on progress towards resolving the complaint and expected completion timeline if the complaint has not yet been resolved.	15 business days
Loans	
3. Collateral redemption for retail customers:	
● <u>Loans fully paid:</u> Collateral will be ready for redemption after the Bank has processed related operations.	15 business days
● <u>Refinancing:</u> Collateral will be ready for redemption after the Bank has processed related operations.	25 business days
4. The Bank will transfer the car/motorcycle ownership to the lessee after the hire-purchase loan has been fully paid.	15 business days
5. On debt restructuring for retail loans, the Bank will notify the customer of an initial result after receiving all the required documents.	25 business days
6. Debt pay-off confirmation letter.	15 business days

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7. A request to check the status of a loan account (e.g., principal balance and installment amount):	
<ul style="list-style-type: none"> ● <u>Verbal</u>: The Bank will disclose the account status/principal balance/installment amount/payment amount and payment due date after the customer verification has been satisfactorily completed. 	Immediately
<ul style="list-style-type: none"> ● <u>Letter</u>: The Bank will disclose the account status/principal balance/installment amount/payment amount and payment due date to the customer in writing. 	15 business days
Deposits	
8. After using the card issuing bank ATM/CDM, there are errors causing non-receipt of cash and an incorrect amount disbursed (excluding cases where there is suspicion of fraud or corruption):	
<ul style="list-style-type: none"> ● <u>Bangkok and Metropolitan area</u>: The Bank will investigate the matter, notify the customer of the result and correct the transaction (if any). 	5 business days
<ul style="list-style-type: none"> ● <u>Upcountry</u>: The Bank will investigate the matter, notify the customer of the result and correct the transaction (if any). 	7 business days
9. After using other bank ATM/CDM, there are errors causing non-receipt of cash and an incorrect amount disbursed (excluding cases where there is suspicion of fraud or corruption):	
<ul style="list-style-type: none"> ● <u>Bangkok and Metropolitan area</u>: The Bank will investigate the matter, notify the customer of the result and correct the transaction (if any). 	7 business days
<ul style="list-style-type: none"> ● <u>Upcountry</u>: The Bank will investigate the matter, notify the customer of the result and correct the transaction (if any). 	10 business days
10. For funds transfers, e-wallet top up via electronic channels, i.e., ATM / CDM / Internet / Mobile Banking, but there are errors causing non-receipt of cash, the Bank will investigate the matter, notify the customer of the result and correct the transaction (if any), where:	
<ul style="list-style-type: none"> ● Using PromptPay 	3 business days
<ul style="list-style-type: none"> ● Using other services, not PromptPay 	5 business days

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11. A request to investigate a funds transfer, e-wallet top up to wrong account (excluding case where there is suspicion of fraud or corruption):	
<ul style="list-style-type: none"> ● Within Kasikorn Bank 	15 business days
<ul style="list-style-type: none"> ● Other Bank 	20 business days
<ul style="list-style-type: none"> ● Funds transfer/e-wallet Top up 	20 business days
Electronic Cards	
12. Suspension of electronic cards:	
<ul style="list-style-type: none"> ● <u>ATM cards</u>: The Bank will suspend the ATM card within five minutes after being notified by the cardholder by phone or other communication devices, as specified by the Bank. The cardholder will not be held responsible for any amount withdrawn after the ATM card suspension. 	5 minutes
<ul style="list-style-type: none"> ● <u>Debit/credit cards</u>: The Bank will suspend the debit/credit card within five minutes after being notified by the cardholder by phone or other communication devices, as specified by the Bank. The cardholder will not be held responsible for any expense after the debit/credit card suspension. 	5 minutes
13. Advice against payments by the cardholder (for merchandise/service payments in the country and abroad, plus ATM cash withdrawal abroad):	
<ul style="list-style-type: none"> ● <u>Credit cards</u>: The customer must report any incorrect transaction within 10 days after receiving their credit card statements from the Bank. The Bank will investigate the case, conduct fact-finding with the merchant bank and notify the customer of the result after receiving a written request from the customer. 	90 days
<ul style="list-style-type: none"> ● <u>Debit cards</u>: The customer must report any incorrect transaction within 30 days after the transaction date. The Bank will investigate the case, conduct fact-finding with the merchant bank and notify the customer of the result after receiving a written request from the customer. 	90 days

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14. Investigation of debit card transactions (domestic point of sale) and cardholder reimbursement.	
<p>Customer makes payment via EDC and the customer's account is debited but due to EDC or bank network malfunction, the merchant does not receive successful-transaction confirmation: the Bank will investigate and reimburse the customer on the following schedule.</p> <ul style="list-style-type: none"> ● Transaction conducted during banking business hours: <ul style="list-style-type: none"> ■ Error occurs and cardholder bank (the Bank) is requested by merchant bank to cancel transaction by 12:00 Noon, the Bank will reimburse the customer on the same day. ■ The Bank requests to cancel transaction by merchant bank after 12:00 Noon, the Bank will reimburse the customer by the end of the next business day. 	<p>Same day</p> <p>1 business day</p>
<ul style="list-style-type: none"> ● Transaction conducted outside banking business hours <ul style="list-style-type: none"> ■ The Bank will reimburse customer by the end of the next business day. 	<p>1 business day</p>
Other services	
15. Other requests by retail customers: <ul style="list-style-type: none"> ● For the calculation of credit card/cash card interest during the last three account cycles, the Bank will notify the customer in writing after receiving the request. ● For the calculation of loan and hire-purchase interest during the last 12 months, the Bank will notify the customer in writing after receiving the request. ● For bank statements during the past six months, the Bank will notify the customer in writing after receiving the request. 	<p>7 business days</p> <p>15 business days</p> <p>3 business days</p>

** The turn around time is calculated from the day after the Bank receives the notification, or letter, or request form, with all the required documents attached from the customer (as the case may be).*

Disclaimers

The Bank has prescribed service periods with the intention to provide its customers with standard level of service that is fast, efficient, transparent, and responsive to its customer's needs only. Such standard service period shall be subject to accuracy and completeness of facts and/or information, and customers' cooperation, occurrence of any force majeure event, event beyond control of the Bank and/or any event in which the Bank must comply with its business continuity plan, on a case by case basis.

The Bank reserves the right to amend or modify any information, content, terms or conditions of the service level agreement without prior notification. If a delay, suspension or failure to perform occurs in any circumstances, the Bank shall not be liable to its customers, users and/or any other persons and the Bank shall not be responsible for any damage, loss, loss of business opportunity, loss of profit and/or other liability whether direct or indirect arising out of any claim in relation to contractual obligation, tort, negligence or any other circumstances, regardless of whether the Bank has been notified by its customers, users and/or any other persons that the foregoing loss and damage would occur.