

# MANULIFE'S CUSTOMER SERVICE CHARTER

<b>Pillar 1</b>		<b>INSURANCE MADE ACCESSIBLE</b>
<b>Description</b>		<p>Offer an active engagement model wherein a customer is aware of:</p> <ul style="list-style-type: none"> <li>• Multi-channel options &amp; accessibility for purchase and enquiry.</li> <li>• Where and how to provide feedback, suggestions and to complain.</li> </ul>
<b>Expected Outcome</b>		<b>BETTER ENGAGEMENT &amp; IMPROVED SERVICES</b>
<b>Service Level Target</b>		<ol style="list-style-type: none"> <li>1. Multi-channels and appropriate channels are being used for purchase and enquiry.</li> <li>2. Online channels are being used for purchase and enquiry.</li> <li>3. Feedback, suggestions and complaints are received via channels provided.</li> </ol>
No.	Commitment	Service Level
1.1	<b>We will make insurance products easily accessible via various channels, physically and virtually, to obtain information, purchase or make enquiries</b>	<ol style="list-style-type: none"> <li>1. <b>Offer an active engagement model wherein a customer is aware of:</b> <ul style="list-style-type: none"> <li>• <b>Multi-channel options and accessibility for making purchases and enquiries.</b></li> <li>• <b>Where and how to provide feedback, suggestions and complaints.</b></li> </ul> </li> <li>2. <b>Reinforce that insurance is easily accessible via various channels, physically and virtually.</b> <ul style="list-style-type: none"> <li>• <b>Customers are kept informed on the physical and engagement channels available for them to purchase products or to make enquiries.</b></li> <li>• <b>Specifically, customers will be guided to the following:</b> <ul style="list-style-type: none"> <li>○ <b>An insurance agent locator</b></li> <li>○ <b>List of customer engagement channels, i.e. corporate website, self-</b></li> </ul> </li> </ul> </li> </ol>

1.2	<p><b>We will actively seek feedback, suggestions or complaints on how insurers can serve customers better</b></p>	<p><b>service customer web portal and call centre.</b></p> <ul style="list-style-type: none"> <li>○ <b>Social media (if applicable)</b></li> </ul> <p><b>3. Channel availability may vary from time to time, and customers will be informed accordingly.</b></p> <p><b>1. Customers are provided with available channels to provide feedback and suggestions via:</b></p> <ul style="list-style-type: none"> <li>○ <b>Corporate website</b></li> <li>○ <b>Self-service customer web portal</b></li> <li>○ <b>Call centre</b></li> <li>○ <b>Branch location</b></li> <li>○ <b>Email</b></li> <li>○ <b>Fax</b></li> <li>○ <b>Letter</b></li> <li>○ <b>Social Media (if applicable).</b></li> </ul> <p><b>2. Insurers will conduct periodic customer satisfaction feedback/surveys to ensure that customers' needs are fulfilled.</b></p>
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