

# PENGURUSAN ADUAN & SALURAN REDRES

MERCHANTRADE™

COMPLAINTS MANAGEMENT & REDRESS CHANNEL

## PERINGKAT 1 | STAGE 1

## Memfailkan Aduan | Lodge a Complaint

 <b>Langkah 1</b> Step 1	 <b>Langkah 2</b> Step 2	 <b>Langkah 3</b> Step 3
<b>Hantar Aduan</b> Submit Complaint	<b>Terima Pengesahan</b> Receive Acknowledgment	<b>Terima Maklum Balas</b> Receive Response
<b>Hubungi Unit Aduan Merchantrade melalui telefon, e-mel atau kaunter.</b>	<b>Pengesahan bertulis dalam 1 hari bekerja.</b>	<b>Kes mudah: sehingga 5 hari bekerja. Kes kompleks: sehingga 20 hari bekerja.</b>
<i>Contact Merchantrade Complaints Unit via phone, email or counter.</i>	<i>Written acknowledgment within 1 working day.</i>	<i>Simple cases: up to 5 working days. Complex cases: up to 20 working days.</i>

## PERINGKAT 2 | STAGE 2

## Redres: Pengguna Kewangan | Financial Consumers



**Adakah anda tidak berpuas hati dengan keputusan akhir Merchantrade?**  
*Dissatisfied with Merchantrade's final decision?*



- Bergantung kepada sifat & kerumitan kes  
*Depending on nature & complexity of the case.*
- FMOS dilantik oleh BNM & Securities Commission Malaysia - menawarkan penyelesaian pertikaian bebas & percuma  
*FMOS appointed by BNM & Securities Commission Malaysia - offers free, independent dispute resolution services.*

**Hubungi Kami :**  
*Contact Us :*



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