

Making a Complaint

PingPong is committed to providing high-quality products and services, and we genuinely value your feedback.

Before lodging a formal complaint, we encourage you to contact our Customer Support Team via live chat, phone, or email. In many cases, we can resolve issues quickly and fairly at this stage.

If our Customer Support Team is unable to resolve the issue to your satisfaction, this page explains how you can make a formal complaint. We are committed to handling complaints in a fair, transparent, and timely way.

There is **no charge** for making a complaint to us.

How to make a complaint

You can contact our Complaints Handling Team in any of the following ways:

- **Email:** complaints@pingpongx.com
- **Live chat:** available via the PingPong web portal

When submitting your complaint, please include:

- Your name
- Your client ID or other identifying information (if applicable)
- How you would like us to contact you (e.g. phone or email)
- Details of your complaint
- What outcome you are seeking

What to expect after lodging your complaint

- Once we receive your complaint, we will provide you with a written acknowledgement (via email or our platform) by the next working day. This acknowledgement will include the contact details of our Complaints Handling Team and the estimated turnaround time for resolving your complaint.
- We will review and investigate your complaint and aim to resolve it as quickly as possible.
- We may contact you if we need further information.
- For simple cases, we aim to provide you with our decision within **5 working days** of receiving your complaint.
- For complex cases requiring further investigation, we aim to provide you with our decision within **20 working days** of receiving your complaint. If your complaint is initially treated as a simple case but is later found to be complex, we will notify you of this change — and the reason for it — within 5 working days of receiving your complaint.
- Where we require information or documents from a third party (such as a medical, forensic or police report) to assess your complaint, we may take up to **30 working days** to provide our decision.
- In exceptional circumstances where the required third-party information remains outstanding beyond 30 working days, our Senior Management will decide on the matter, or on other appropriate measures, no later than **60 working days** from the date we received your complaint.
- For complaints that require an extended review, we will update you on our progress at least once every **10 working days** until a final decision is reached.

- We will communicate our final decision to you in writing, including a clear explanation, in plain language, of our findings and the reasons for our decision.

If you are not satisfied with our final decision, you may refer your complaint for independent redress:

- If your complaint is an eligible case that falls within the jurisdiction of the Financial Markets Ombudsman Service (FMOS), or if we and you agree for your complaint to be referred to FMOS, we will refer you to FMOS.
- If your complaint does not fall within FMOS' jurisdiction, we will refer you to Bank Negara Malaysia's Laman Informasi Nasihat dan Khidmat (BNMLINK).

Before submitting a complaint to FMOS or BNMLINK, you should first attempt to resolve the matter directly with us.

You can contact FMOS and BNMLINK at:

FMOS (Financial Markets Ombudsman Service)

Telephone: 03-2272 2811

Website: www.fmos.org.my

BNMLINK

Bank Negara Malaysia

P.O. Box 10922

50929 Kuala Lumpur

Malaysia

Telephone: 1-300-88-5465

Web form (eLINK): <https://bnmlink.bnm.gov.my>