

How to Make a Complaint

1. Making a Complaint: The following sets out the Customer Complaint Handling Procedures of Bank of China International Limited (“the Company”).

- (a) The Company has a designated complaint officer to handle customer complaint, the complaint officer strives to ensure Customer’s complaint be handled in an efficient, fair and transparent manner, and Customer can lodge its complaint in English or Chinese and in any form such as letter, telephone, facsimile, email or in person to:

The Complaint Officer
Bank of China International Limited
2/F & 3/F, Bank of China Building
2A Des Voeux Road Central
Hong Kong
Telephone: 3988 3925
Facsimile: 3988 3999
Email: bocilcomplaint@bocigroup.com

- (b) Customer will generally receive a written acknowledgement within 7 calendar days after a complaint is lodged. Under normal circumstances, Customer will receive a final response letter within 30 calendar days after a complaint is lodged. The Company will set out in this letter its findings and conclusion in regard to the complaint. If more time is required to look into the matter, Customer will receive an interim letter setting out reasons why an extension is required. Subject to complexity of the case, the complainant should receive a final response letter within a reasonable period of time, normally not exceeding 60 calendar days.
- (c) In cases where the Company does not accept a complaint, Customer will be advised of further steps which are available under the regulatory system, including complaining to the relevant regulatory authority such as the Securities & Futures Commission or the Hong Kong Monetary Authority or the Financial Dispute Resolution Centre (“FDRC”)¹. In the event Customer is not satisfied with the final response, or Customer has not received a final reply to its written complaint within 60 calendar days from the date the written complaint was filed, Customer may wish to bring the complaint to the FDRC subject to certain conditions. (FDRC is an independent and non-profit

¹ <https://www.fdrc.org.hk/>

organization which provides an avenue for resolving monetary disputes with financial institutions.)

Financial Dispute Resolution Centre
Room 408-409, 4/F, West Wing, Justice Place
11 Ice House Street
Central, Hong Kong
Telephone: 3199 5100
Email: fdrc@fdrc.org.hk

- 2 **Confidentiality and Enquires:** Information in relation to each complaint will be treated as confidential and will be released to the responsible staff strictly on a need-to-know basis. In cases where a customer has any questions in regard to his or her complaint, please contact the responsible person (whom contact details are stated in the acknowledgement letter) or our Complaint Officer.