

## Customer Complaint Handling Procedure

In order to strengthen customer relationship, enhance service quality and obtain customer opinions effectively, we have set out the following “Customer Complaint Handling Procedure”:

### Channels for customer complaints

Customers can lodge complaints by means of post, e-mail, facsimile, phone or visit our branch during our office hours (Mon – Fri: 9:00 am to 5:00 pm). The contact details can be found as below:

Email: cmbchkcomplaint@cmbc.com.cn

Phone: 2281 7798

Fax: 2899 2324

Address: 40/F, Two International Finance Centre, 8 Finance Street, Central, Hong Kong

### Information required for complaints

In order to enable us to handle and resolve your case smoothly and quickly, please provide us with the following information:

- Name, address and other contact details such as e-mail address, telephone and mobile phone number.
- The relevant account details such as account number, nature and type of account.
- Details and nature of the complaint.
- Suggested remedies and compensation (if applicable).
- Name of the staff member you were dealing with ( if applicable )
- Copies of supporting documents (if applicable)

### Service Pledge

Acknowledgement will be issued within **7 calendar days** upon receipt of a customer complaint.

In general, the result of the complaint would be provided within **30 calendar days** upon receipt of a customer complaint. In case we need more time to look into a matter, we will keep you informed and advise you of the expected timeframe for response.

### If you are not satisfied

You can ask for your case to be reviewed again by our Bank if you are dissatisfied with our decision.

For monetary disputes, you may also refer your case to the Financial Dispute Resolution Centre (FDRC).

### Confidentiality

All complaints will be classified as confidential. Only the officer-in-charge and related persons will be informed and they should not be the subject staff of the complaint.

China Minsheng Banking Corp., Ltd. Hong Kong Branch  
(a joint stock limited company incorporated in the People's Republic of China)

## 客戶意見處理程序

為了加強與客戶的關係，提高我們的服務質量和妥善處理客戶的意見，我們設定了下面的“客戶意見處理程序”：

### 客戶提供建議的渠道

客戶可以在我們的辦公時間內（週一至週五：上午9:00至下午5:00）透過電子郵件、傳真、電話，或親臨我們分行反映他們的意見。聯繫資料如下：

電子郵件：cmbchkcomplaint@cmbc.com.cn

聯繫電話：2281 7798

傳真：2899 2324

地址：中環金融街8號國際金融中心二期40樓

### 投訴所需要的資料

為了使我們能夠順利和迅速地處理和解決您的投訴，請提供以下資料：

- 姓名、地址和其他聯繫方式，如電郵地址、電話和手機號碼。
- 有關賬戶的詳細信息，如賬戶號碼、賬戶的性質和類型。
- 詳情及投訴的性質。
- 建議補救措施和補償（如適用）。
- 相關銀行職員姓名（如適用）
- 證明文件的副本（如適用）

### 服務承諾

我們會於收到客戶的意見後7個曆日內發出確認。

一般來說，調查結果會於我們收到客戶的意見後30個曆日內發出。如需時跟進，我們將會通知客戶並提供預期的回覆時間。

### 如您對投訴處理感到不滿

如您仍對投訴處理不滿，您可要求我行再次覆核有關個案。

有關金錢糾紛，您亦可將個案交予金融糾紛調解中心處理。

### 保密

所有的投訴將被列為機密。只有個案主管及相關人員將被告知，他們不應該是受到投訴的員工。

中國民生銀行股份有限公司香港分行  
(於中華人民共和國註冊成立的股份有限公司)