

Customer Complaint Resolution Procedures

China Construction Bank Toronto Branch (“the Branch”) has designed the client complaint resolution procedures to ensure that our clients know how to communicate their concerns about our products and services to the Branch management.

If you have a complaint about our services, we want to hear from you. Please use the following escalation procedures:

1. Please contact your primary relationship manager to discuss your concern. Most complaints can be resolved immediately at this stage.
2. If your complaint has not been resolved to your satisfaction, you should contact the Branch’s General Manager and Principal Officer by mail at: Suite 3650, Bay Wellington Tower, 181 Bay Street, Toronto, Ontario M5J 2T3, Attention: General Manager or by phone at (647) 777-7700.
3. After contacting the General Manager, if your complaint remains unresolved, you can contact the Branch’s Chief Compliance Officer by mail at: Suite 3650, Bay Wellington Tower, 181 Bay Street, Toronto, Ontario M5J 2T3, Attention: The Chief Compliance Officer or by phone at (647) 777-7716

You can also contact the Financial Consumer Agency of Canada (FCAC). The FCAC supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws and voluntary commitments and codes of conduct. For example, financial institutions are required to provide consumers with information about complaint¹ handling procedures, fees, interest rates and branch closures.

If you have a complaint about a potential violation of a consumer protection law or a voluntary commitment or code of conduct relating to **bank account and credit products**, you may contact the FCAC at:

Financial Consumer agency of Canada

427 Laurier avenue West, 6th Floor

Ottawa, ON K1R 1B9

Call (English): 1-866-461-FCAC (3222)

Call (French): 1-866-461-ACFC (2232)

Fax: 1-866-814-2224

Visit: fcac-acfc.gc.ca

For a complete listing of federal consumer protection laws, voluntary commitments and codes of conduct, you may visit the FCAC website at fcac-acfc.gc.ca