

Customer Complaint Resolution Procedures

China Construction Bank Toronto Branch (“the Branch”) has designed the customer complaint resolution procedures to ensure that our customers know how to communicate their dissatisfaction to our services and or products to us.

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

- 1) First, please contact your 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) 777-7701.
- 3) After contacting the General Manager and Principal Officer and 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.
- 4) Afterwards, if your complaint remains unresolved, you may contact the Ombudsman for Banking Services and Investment, an independent organization that investigates customer complaints against financial services providers, at P.O. Box 5, Suite 1505, 401 Bay Street, Toronto, Ontario M5H 2Y4, by e-mail at: ombudsman@obsi.ca, or by phone at 1-888-451-4519 or by fax at 1-888-422-2865. The Ombudsman will independently and objectively assess your complaint and attempt to mediate an appropriate resolution.

If you consider that your complaint is related to a violation of consumer protection compliance, you can contact the Chief Compliance Officer of the Branch by phone at (647) 777-7716.

You can also contact the Financial Consumer Agency of Canada (FCAC):

Mailing address: 6th Floor, Enterprise Building, 427 Laurier Avenue West,
Ottawa, ON K1R 1B9

Telephone: 1-866-461-3222

Facsimile: 1-866-814-2224

Email: info@fcac-acfc.gc.ca

Web site: www.fcac-acfc.gc.ca