

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 via in branch meeting, email or over the phone to discuss your concern. Most complaints can be resolved immediately at this stage.
2. If your complaint has not been resolved to your satisfaction by the relationship manager or the business area, you may contact the Branch’s Chief Compliance Officer:
 - a. by mail at: Suite 3650, Bay Wellington Tower, 181 Bay Street, Toronto, Ontario M5J 2T3, attention: Chief Compliance Officer; or
 - b. via email at torontocompliance@ca.ccb.com with “Complaint to the CCO” in the subject line.
3. If your complaint still remains unresolved by the Branch or 56 days has passed since you first filed your complaint with CCBTO, you may escalate to the following external complaints body:

Ombudsman for Banking Services and Investment (OSBI)

Address: 20 Queen Street West, Suite 2400, P.O. Box 8, Toronto, Ontario M5H 3R3

E-mail : ombudsman@obsi.ca

Telephone: 1-888-451-4519 or 416-287-2877

TTY Phone: 1-844-358-3442

Fax: 1-888-422-2865 or 416-225-4722

Website: www.obsi.ca

4. You can also contact the Financial Consumer Agency of Canada to learn about your rights.

Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes banks, (financial institutions), for compliance with federal consumer protection laws.

Financial institutions are legally required to have a complaint-handling process in place.

If you have a problem with a financial product or service, you may file a complaint with the responsible financial institution directly.

If you are not satisfied with how your complaint has been handled or 56 days has passed since you made your complaint, you can escalate the complaint to the following External Complaints Body: Ombudsman for Banking Services and Investment (OBSI). See contact information above.

If you want to know your rights or need information about the complaint-handling process of a financial institution, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

Web site: www.canada.ca/fcac

Online form: <https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html>

Phone:

For service in English: 1-866-461-FCAC (3222)

For service in French: 1-866-461-ACFC (2232)

For calls from outside Canada: 613-960-4666

Teletypewriter (TTY): 1-866-914-6097 / 613-947-7771

Video Relay Service: FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC.

Visit <https://srvcanadavrs.ca/en/> to learn more.

Mailing address:

Financial Consumer Agency of Canada

427 Laurier Avenue West, 5th Floor

Ottawa ON K1R 7Y2

5. If you consider that your complaint is related to a violation of consumer protection compliance (i.e. matter in the Bank Act related to the disclosure and calculation of fees, charges and interest; interest payments; complaint handling; and coercive and tied selling), you can contact the Chief Compliance Officer of the Branch by email at torontocompliance@ca.ccb.com with "Complaint to the CCO" in the subject line.