

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 Chief Compliance Officer, you may contact the following external complaints body:
 - Ombudsman for Banking Services and Investment (OSBI), an independent organization that investigates customer complaints against financial services providers
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
Website: www.obsi.ca
 - Financial Consumer Agency of Canada (FCAC):
Address: 427 Laurier Avenue West, 5th Floor, Ottawa, ON K1R 1B9
E-mail : info@fcac-acfc.gc.ca
Telephone : 1-866-461-3222
Web site: www.canada.ca/en/financial-consumer-agency.html

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.