



CTBC BANK
中國信託銀行

CTBC BANK CORP. (CANADA) COMPLAINT-HANDLING PROCEDURES

CONSUMER NOTIFICATION

Complaints and Inquiries

CTBC Bank Corp. (Canada) is committed to maintain a strong and mutually-satisfying relationship with every actual or potential customer (the “Consumer”). If you have a complaint or inquiry about your account we would like you to inform us immediately. Please give us details of your complaint or inquiry by notifying us at any CTBC Bank branch location. The following are steps you can use to facilitate your complaint process. You will receive written notifications of updates throughout the complaints process.

Step 1: Start at the source and tell us about your concern

If a problem occurs usually the best way to resolve it is to address it at the point where the problem originated. That way you’ll be dealing with someone who understands the details and can offer appropriate and timely solutions. You can always get in touch with us at any time to discuss your concern and ask to have a manager take part in the discussion. You can visit your local branch or you can contact us by phone or mail. Valuable time can be saved by collecting all the relevant information before you make your initial contact.

Vancouver Branch
2799 Granville St, Vancouver, BC V6H 3J1
604-683-3882

Richmond Branch
120-5911 No. 3 Road, Richmond, B.C. V6X 0K9
604-233-1261

Burnaby Branch
105-4501 Kingsway, Burnaby, B.C. V5H 0E5
604-437-3868

Toronto Area Branch
28-505 Highway 7, Markham, ON Canada L3T 7T1
905 418-8869

Step 2: Escalate your concern

If your problem is not resolved to your satisfaction with your first contact within **14** calendar days, we will automatically send it to the President of the Bank for further review and attention. You may request a complaint be escalated at any time. We will work to resolve all complaints within **56** calendar days.

The President's office is at 350-2608 Granville St, Vancouver, BC V6H 3V3 and the Telephone # 778-309-6800.

Step 3: Contact CTBC Client Complaint Appeal Officer (CCAO)

Subsequent to addressing and going through the first two steps and your concern has not been resolved to your satisfaction you are encouraged to write to CTBC CCAO Office at: CTBC CCAO, 350-2608 Granville St, Vancouver, BC V6H 3V3.

CCAO is an internal body employed within the Bank. It is the most senior designated officer appointed to address escalated complaints within CTBC. The role is to provide an appeal process for complainants.

Step 4: Contact CTBC External Ombudsman's office

After escalating your concern to all steps within the Bank and you are still not satisfied with the resolution, you may contact the Ombudsman for Banking Services and Investments ("OBSI"), 401 Bay Street, Suite 1505, P.O. Box 5, Toronto, Ontario M5H 2Y4. OBSI resolves disputes between banks and their consumers if a resolution cannot be reached on their own. Typically resolutions are reached through mediation. Additional information is available on OBSI website: <https://www.obsi.ca/>

Financial Consumer Agency of Canada (FCAC) supervises all federally regulated financial institutions (FRFI) to ensure that they comply with federal consumer protection provisions. It provides consumer information to educate consumers as well as monitors the financial industry to protect consumer interests. One of its mandates is to handle consumer complaints. Specific complaints made in writing will be assessed by the FCAC to determine whether a federal consumer protection issue exists and what action should be taken. You may contact them at any stage of your complaint process. Regulatory complaints should be submitted in writing to: Financial Consumer Agency of Canada, 6th Floor Enterprise Building, 427 Laurier Avenue West, Ottawa, Ontario, K1R 1B9. Website: <http://www.fcac-acfc.gc.ca/Pages/Welcome-Bienvenue.aspx>

Additional Information

Banks are required by Complaints Regulations to make the following information available to the public on an annual basis:

2021 Annual Complaints Report

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| a. Number of complaints dealt with by the Senior Delegated Officer | Nil |
| b. Average length of time taken to deal with the complaints | N/A |
| c. The products or services to which the complaints related | N/A |
| d. a description of the nature of the complaints, beyond the related product or service information contained in the classification | N/A |
| e. Number of complaints resolved to complainant's satisfaction | N/A |

Management

CTBC Bank Corp. (Canada)