



**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 Street, Vancouver, B.C. 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, O.N. 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 Street, Vancouver, B.C. V6H 3V3 and the Telephone # is 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 External Complaint Bodies & Regulators**

### **(1) 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:

**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/>

### **(2) Financial Consumer Agency of Canada (FCAC)**

In addition to the above, if your complaint involves a federal consumer-oriented law which may be monitored or investigated by the Financial Consumer Agency of Canada, you may contact FCAC at any stage of your complaint process.

**Financial Consumer Agency of Canada**  
6<sup>th</sup> Floor, Enterprise Building,  
427 Laurier Avenue West, Ottawa, Ontario  
K1R 1B9.

Website: <https://www.canada.ca/en/financial-consumer-agency.html>

**(3) If your complaint is about your personal information, you may contact:**

**Office of the Privacy Commissioner of Canada**  
30 Victoria Street, Gatineau, Quebec  
K1A 1H3

Toll Free Telephone: 1-800-282-1376  
Telephone: (819) 994-5444  
Fax: (819) 994-5424  
Website: <https://www.priv.gc.ca/>

**Additional Information**

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

**2023 Annual Complaints Report**

- |   |     |
|---|-----|
| a. Number of complaints dealt with by the Senior Delegated Officer  | Nil |
| b. Average length of time taken to deal with the complaint's  | 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)**