



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 will be dealing with someone who understands the details and can offer appropriate and timely solutions. You can always contact 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")

20 Queen Street West, Suite 2400

P.O. Box 8

Toronto, ON M5H 3R3

Toll free telephone: 1-888-451-4519

Toll free fax: 1-888-422-2865

Teletypewriter (TTY): 1-844-358-3442

E-mail: ombudsman@obsi.ca

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)

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 Investments ("OBSI"); OBSI website: <https://www.obsi.ca/>.

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: <http://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

(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/>

Management

CTBC Bank Corp. (Canada)