Resolving Your Complaint

Dear Customer,

OCBC Bank (HK) is always dedicated to providing comprehensive services to you and

becoming your "Preferred Bank". To serve you better, we would like to understand your

needs. If you have any comments on our products and services, please contact us

through the channels as mentioned on inside page for our immediate follow-up action.

Your suggestion will be acknowledged within 7 days upon receipt. We shall provide a

written response to your opinions within 30 days (excluding Compliment). All

information will be handled in strict confidential. For any feedback lodged by a third

party, we shall only contact the respective customer for follow-up in order to protect

our customer's privacy.

If you're not satisfied:

You can ask for your case to be reviewed by management at a higher level within OCBC

Bank (HK) if you are dissatisfied with our decision.

For monetary disputes, you may also refer your case to the Financial Dispute

Resolution Centre (FDRC), Room 408-409, 4/F, West Wing, Justice Place, 11 Ice House

Street, Central, Hong Kong (hotline: (852) 3199 5199; website: www.fdrc.org.hk). OCBC

Bank (HK) fully co-operates with the FDRC in the handling of complaints.

Thank you for your support.

OCBC Bank (Hong Kong) Limited

Please contact us through the following channels

Visit any OCBC Bank Branch for enquiry.

• Mail Customer Suggestion Form (Address: G.P.O. Box 514)

Customer Opinion Hotline: (852) 3110 0590

Email Address: enquiry hk@ocbc.com

• Fax No.: (852) 2541 7459

Website: www.ocbc.com.hk

Public