

# COMPLAINT RESOLUTION PROCEDURE

Industrial and Commercial Bank of China (Canada) (the “Bank”) is committed to providing customers with the best customer service experience and treating all complaints in a fair, timely, and consistent manner. If our service does not meet your expectations, take the following steps to quickly and effectively resolve your complaint:

## Step 1: Branch

Speak with a Bank representative at the Branch: a bank teller, personal banking representative or customer service representative. Many complaints can be resolved at this level and this is the quickest and easiest way to resolve your complaint.

**Email:** [info@icbk.ca](mailto:info@icbk.ca)

**Branch:** [www.icbk.ca/EN/AboutUs/EmailUs/Branches/default.htm](http://www.icbk.ca/EN/AboutUs/EmailUs/Branches/default.htm)

## Step 2: Business Unit Head

If you're not satisfied with the resolution to your complaint in Step 1, ask the person you're dealing with in Step 1 to escalate the complaint to the relevant Business Unit Head on your behalf. These individuals have the authority to resolve the majority of complaints. Your complaint will automatically escalate to a Business Unit Head if it is not resolved within 14 days.

## Step 3: Complaints Officer

If you're not satisfied with the resolution to your complaint in Step 2, you can escalate your complaint to the Bank's Complaints Officer. The Complaints Officer is not an independent dispute resolution service. The Complaints Officer completes an objective and unbiased investigation of unresolved complaints. Escalations must be in writing. The Complaints Officer can be reached:

**Email:** [complaint@icbk.ca](mailto:complaint@icbk.ca)

**Mail:** Industrial and Commercial Bank of China (Canada), 333 Bay Street, Ste 3710, Toronto ON M5H 2R2

## Step 4: External Agencies

There are independent agencies that monitor Canada's financial institutions or help consumers and financial institutions to solve consumer related issues. You can contact them if you're not satisfied with the resolution offered after completing Steps 1 to 3.

### • Ombudsman for Banking Services and Investments (“OBSI”)

The OBSI is an impartial, independent organization whose purpose is to review your complaint if you do not accept the Complaints Officer's decision, or after 56 days have passed since you raised your complaint in Step 1. If you choose to contact OBSI, you must ensure that you do so within 180 calendar days from the date you received a response from the Bank's Complaints Officer. OBSI services are free to consumers.

**Website:** [www.obsi.ca](http://www.obsi.ca)

**Phone:** 1-888-451-4519

**TTY:** 1-855-TTY-OBSI (1-855-889-6274)

**By Fax:** 1-888-422-2865

**Email:** [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)

**Mail:** 20 Queen Street West, Suite 2400, PO Box 8, Toronto, ON M5H 3R3

### • Financial Consumer Agency of Canada (“FCAC”)

The FCAC is a federal regulatory institution that educates financial services consumers, ensures that federally regulated financial institutions comply with federal consumer protection laws and regulations, and monitors financial institutions' compliance with their voluntary codes of conduct and public commitments. The FCAC determines the nature of the complaint and, when there is a breach of the law, it takes action to ensure compliance by the financial institution. The FCAC does not provide personal redress.

**Website:** [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

**Phone:** 1-866-461-3222 (English), 1-866-461-2232 (French)

**Mail:** 427 Laurier Avenue West, 6th Floor, Ottawa, ON K1R 1B9