

## Customer Complaints

1. If you have any complaint on our services, please contact us with details of complaint, your name, your company name and contact details via one of the following channels:
  - Phone: +852 3413 4400 (Complaints Hotline)
  - Email: [CustomerComplaint.HK@bankfab.com](mailto:CustomerComplaint.HK@bankfab.com)
  - Fax: +852 3413 4343
  - Mail: Suite 705-8, ICBC Tower, Three Garden Road, Central, Hong Kong
2. All customer information is handled in a strictly confidential manner.
3. We are responsible for sending a written acknowledgement of the complaint, containing the name, job title and contact details of the person handling the complaint, to the customer within seven calendar days after receiving the complaint. This does not apply where the complaint is anonymous or has been resolved by close of business on the next business day of its receipt.
4. Once the complaint is resolved, we will send a written final response to the customer within 30 calendar days after receiving the complaint. If the complaint case is relatively complicated, it may take longer but should not exceed 60 calendar days to resolve. In this instance, we will also send a response explaining the reasons for the delay and the expected date of final response to the customer.