



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 Customer Service Representative Customer Relation Representative or Branch Manager. Many complaints can be resolved at this level and this is the quickest and easiest way to resolve your complaint.

Email: info@icbk.ca

Branch: www.ICBK.ca

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 Department or Business Unit Head on your behalf. These individuals have the authority to resolve, in a timely manner, the majority of complaints that arise. Your complaint will be automatically escalated to them 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

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

Step 4: External Agencies

There are independent agencies that monitor Canada's financial institutions or assist consumers and financial institutions to solve consumer related issues.

• 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

Phone: 1-888-451-4519

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

By Fax: 1-888-422-2865

Email: ombudsman@obsi.ca

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

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• **Office of the Privacy Commissioner of Canada (“OPC”)**

The OPC is an Agent of Parliament whose mission is to protect and promote privacy rights. The OPC oversees compliance with the Privacy Act, which covers the personal information-handling practices of federal government departments and agencies, and the Personal Information Protection and Electronic Documents Act (PIPEDA), Canada’s federal private-sector privacy law. In the event that you wish to file a privacy complaint, please adhere to the steps outlined in this Complaint Resolution Procedure, which was also provided to you at the time of account opening and is available at all our branch locations as well as on our website at www.ICBK.ca. If you are not satisfied with the outcome of your privacy complaint, you can contact the Office of the Privacy Commissioner of Canada (OPC) to investigate complaints related to the Personal Information Protection and Electronic Documents Act. For Residents of Alberta, British Columbia and Québec, please contact provincial privacy regulator and you can find their contact details on our website at www.ICBK.ca.

Website: www.priv.gc.ca

Phone: 1-800-282-1376 (Toll-free)

Mail: 30 Victoria Street, Gatineau, Quebec, K1A 1H3

Financial Consumer Agency of Canada (“FCAC”)’s Role in the Complaint Handling Process

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.

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: 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