

BDO Unibank, Inc. Hong Kong Branch

Customer Complaint Handling Leaflet

(Effective on 2 July 2026)

BDO Unibank, Inc. Hong Kong Branch (the “Bank”) is committed to providing a high standard of service to every customer at all times. If you have a complaint about any aspect of our service we would like to hear from you. Your comments are important to us as they allow us to enhance our customer care. We undertake to deal with your complaint fairly and effectively.

◆ What to do if you have a complaint?

You may complain to us by letter, fax, telephone, email or in person. Where your complain is not in written form, although it will not affect our investigation, we may ask you to confirm your complaint to us in writing to aid our understanding or the issues and thereby ensure that all your concerns are addressed.

You may also lodge a complaint directly to our complaint officer through any of the following channels:

By Mail:	The Complaint Officer Suite 1001, 10th Floor, Central Tower, 28 Queens Road Central, Hong Kong
By Phone:	+852-2901-0221
By Fax:	+852-2810-0050
By Email:	compliance@bdoub.com.hk

You may approach the Financial Dispute Resolution Centre (“FDRC”) to more information on mediation and arbitration services:

By Mail:	Room 408-409, 4/F, West Wing, Justice Place, 11 Ice House Street, Central, Hong Kong
By Phone:	+852-3199-5199
By Email :	fdrc@fdrc.org.hk

◆ How the Bank handle your complaint?

The Bank has an effective system to ensure that your complaints are promptly investigated and resolved in a fairly and reasonable manner. All complaints received by us will be handled by our Complaint Officer under strict confidentiality codes in accordance with our internal guideline.

The Bank will send a letter of acknowledgement to you within seven (7) days of receipt of the complaint, a copy of this guidance note and the HKMA leaflet on dealing with complaints will be provided.

Throughout the complaint investigation process, the Bank may invite you to attend interviews to allow us to better understand the complaint matter. It would be welcome if more information can be provided to us.

If the complaint is particularly complex in nature, the Bank will keep you informed of the progress. The Bank will aim to resolve the complaint within thirty (30) days. However, if the Bank is unable to do so, you will be informed in writing when the investigation into the complaint will be expected to be completed, normally not exceeding sixty (60) days from the original receipt of the complaint;

The Bank will address the matters you have raised and be in a position to offer redress where it is appropriate

The Bank may invite you to attend a dispute resolution meeting in an attempt to find an appropriate remedy in the quickest time possible. Should you decline such an invitation, the Bank will resume to the original handling procedures to investigate your complaint as stated herein.

If for whatever reason you are not satisfied with the outcome of the complaint, the Bank is willing to discuss further with you to find a satisfactory outcome. Alternatively, you may refer your complaint to the FDRC or HKMA Bank Complaints Unit.

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