

### Information disclosure of complaint handling procedures

- Complaints made by client directly to Legal & Compliance Department – Client Complaint Handling or through business team to file.
- Legal & Compliance Department – Client Complaint Handling to acknowledge receipt of the complaint (in writing) within 7 days from the 1st date of complaint and provide written reply within 30 business days of the initial reporting from the 1st date of complaint.
- Attention: Client has the right to refer a dispute to the Financial Dispute Resolution Scheme (<https://www.fdr.org.hk/index.php?lang=en>).