



BANK OF CHINA LTD., SYDNEY BRANCH'S GUIDE FOR CORPORATE SMALL BUSINESS CUSTOMERS -

Lodging a complaint

Do you wish to make a complaint to the Bank?

This guide has been prepared to assist you in dealing with your complaint fairly and reasonably.

“Bank of China, the Bank” refers to Bank of China Limited ABN 29 002 979 955, Sydney Branch (BOCS) AFSL No. 230547.

When responding to complaints, we will endeavour to provide reasons for the decision taken and adequately address the issues that were raised in the initial complaint. This is part of our effort to provide you with a higher quality of service and to help ensure our performance always meets your expectations.

Where the Banking Code of Practice applies to the banking service which you have complained about, we will comply with the relevant requirements of the code in relation to complaints resolution when dealing with your complaint.

Who is eligible to use this service?

Bank of China's corporate small business customers and their individual guarantors may take advantage of the procedures described in this guide.

Please refer to the Bank of China Limited, Sydney Branch **Complaints Management Policy (for Corporate Small Business Customers)** for further details. A copy of the Policy is available upon request at any of our Australian branches or you can accessed it at our website at www.bankofchina.com/au

How to make a complaint?

- In the first instance, you should refer to the **Branch/Business Unit Complaints Manager** in the Bank of China Branch or Business Unit which relates to your complaint (contact details of the Branch/Business Unit Complaints Manager are listed below). You should have all supporting documents or other evidence to support your complaint and consider how you would like the Bank to resolve the matter.
- We will acknowledge receipt of your complaint promptly, usually within 24 hours (one business day) from the time we receive your complaint, or as soon as practicable.
- If your complaint has not been resolved to your satisfaction within 24 hours (one business day), you can speak with the Branch Manager or Department Head concerned. We expect that complaints should usually be dealt with within 5 working days of reference to the Branch Manager/Department Head, although we will attempt to resolve the complaint within 24 hours (one business day). Allowance should be made for cases that require the Bank to contact overseas offices (e.g. international transactions) or other banks.
- If the Branch Manager or Head of Department is unable to resolve your complaint to your satisfaction, your complaint will be referred to our **Complaints Officer** (contact details of the Complaints Officer are listed below).
- A response should usually be received from the Complaints Officer within 7 working days of receipt.
- In any case, Bank of China will typically provide a final written response to your complaint within a maximum of 30 calendar days (or 21 calendar days for disputes involving hardship notices, default notices or requests to postpone enforcement for credit matters with the Bank) after receiving your complaint. However, if the matter is more complex, it may take longer to

resolve. We will let you know if that is the case and provide you with an update on the status of your complaint and the reasons for the delay.

If you are not satisfied with our proposed resolution or handling of your complaint, you can contact our Customer Advocate on (02) 8871 5888 or via email at customeradvocate.au@bankofchina.com who may be able to assist you further. If you remain dissatisfied, you can still bring your complaint to Bank of China's external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA) if your complaint fits within their rules. AFCA offers a fair and independent financial services complaint resolution that is free to consumers and can be contacted as follows:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

How to contact us:

Branch/Business Unit Complaints Manager:

Telephone: (02) 8871 5888 (*please tell us the name of relevant branch/business unit or office when calling this number*)

Branch: Speak to your Relationship Manager at our Australian branch office

Complaints Officer of the Bank:

Telephone: (02) 8871 5888 (*please ask to speak to the Complaints Officer*)

You may also contact us by:

- Telephone: 1800 095 566 (Australia) +61 02 8871 5888 (Overseas)
- Mail: Complaints Officer, Bank of China Ltd, Sydney Branch, 140 Sussex Street, Sydney NSW 2000
- Email: corporate.au@bankofchina.com
- Website: <http://www.bankofchina.com/au>