

## Handling of your Complaint

We will acknowledge your message within 7 calendar days. We aim to resolve most of your issues within 30 calendar days.

We will assign an independent complaint handling officer to handle your complaint timely and fairly. If your complaint is upheld, we will offer appropriate redress but this will not necessarily involve financial compensation. All information will be kept confidential.

If the complaint is raised by a third party, we will get back to you in order to protect your privacy.

If you are not satisfied with the decision of the Bank, you have the right to refer the matter to the Complaint Processing Center of Hong Kong Monetary Authority (HKMA).

If your claim is monetary dispute and satisfies the intake criteria of the Financial Dispute Resolution Scheme, you may choose to refer the matter to the Financial Dispute Resolution Centre (FDRC). For further information, please visit the Centre's website or call their hotline at (852) 3199 5199.

PAObank fully co-operates with the HKMA and the FDRC in the handling of complaints.