

REPORTING A COMPLAINT TO CHINA CONSTRUCTION BANK (EUROPE) S.A.

The purpose of this document is to provide clear, precise and up-to-date information on the complaints handling process of the Bank in accordance with applicable laws and regulations (including the CSSF Regulation N 16-07 relating to the out-of-court resolution of complaints).

For the purpose of this document, a complaint (“Complaint”) is understood as any expression of dissatisfaction made to, or about, the Bank, the Bank's products, services, staff or the handling of a complaint where a response or resolution is explicitly or implicitly expected or legally required, filed with the Bank by a client or potential client (“Complainant”). Simple requests for information or clarification cannot be considered as Complaints.

1. HOW TO MAKE A COMPLAINT

A Complaint can be made by post, email, or by telephone.

China Construction Bank (Europe) S.A.

16, Boulevard Royal

L-2449 Luxembourg

compliance@eu.ccb.com

Tel: +352 2866 8986

The individual responsible for handling a Complaint is the Complaint Handler.

The Complainant shall explain in detail the facts behind the Complaint, providing all relevant supporting documentation if applicable.

The Complainant should indicate his/her/its contact details (name, postal and/or email address, phone number) for the Bank to provide timely feedback.

2. PROCESSING OF COMPLAINTS

The Bank will acknowledge receipt of the Complaint within a maximum of 10 business days from the receipt of the Complaint and will inform the Complainant of the name and contact details of the Complaint Handler. As far as possible, that person will be the contact person of the Complainant throughout the internal handling process for his/her/its Complaint.

A written response (“Response”) will be sent to the Complainant no later than one month after receipt of the Complaint. Please note that where a Response cannot be provided within the prescribed period of one month, the Complainant will be informed of the cause for the delay with an indication of the date by which the investigation will be completed and a Response issued.

Where the Complainant did not obtain a Response within the prescribed timeframe or deems the Response unsatisfying, the Complainant shall be entitled to raise the Complaint up to the General Manager of the Bank. The relevant contact details will be provided to the Complainant in the Response.

3. RECOURSE TO CSSF'S OUT-OF-COURT RESOLUTION OF COMPLAINTS

Where a Complainant does not deem the final response received to be satisfactory, he/she/it may make a request for an out-of-court resolution of Complaints to the *Commission de surveillance du secteur financier* (the CSSF) within one year, at the latest, after the date on which the Complainant has introduced his/her/it complaint (on the same subject) with the Bank, in accordance with Article 5(1) of CSSF Regulation N° 16-07.

The blank form to fill out and other useful information are available on the CSSF website:

<https://www.cssf.lu/en/customer-complaints/>