



RESOLVING YOUR COMPLAINT

Response to Your Complaint

We will acknowledge your opinion or complaint within 5 business days or 7 calendar days (whichever is earlier) upon receipt with the contact details of the staff responsible for handling the case and aim to reply within 30 days. For some cases, it might take us more time to look into the matter and we will timely advise you the situation. Your opinion or complaint will be reflected to the management.

Communication Channel

We will make every effort to respond to your opinion or resolve your complaint as soon as possible via the same channel which you sent us your complaint (phone call, email or letter). If you wish to choose other communication channel in relation to the handling of your complaint or need further assistance, please call us on 2822 0228.

Handling Your Complaint

Your complaint will be handled in total confidence by our staff members with the relevant experience and authority, and who are not directly involved in the complaint matter or issue.

If a complaint is raised by a third party, we will get back to you directly to protect your privacy. Appropriate resolution or redress may be offered after considering the circumstances if your complaint is valid/ justified, but this will not necessarily involve financial compensation.

Further Assistance

If you are not satisfied with our reply, you may approach the Hong Kong Monetary Authority and state your complaint case for their handling (*55/F, Two International Finance Center, 8 Finance Street, Central, Hong Kong*).

For any monetary dispute, you may refer your case to the Financial Dispute Resolution Centre (FDRC) for assistance (*Room 408-409, 4/F, West Wing, Justice Place, 11 Ice House Street, Central, Hong Kong (hotline: +852 3199 5199; website: www.fdrc.org.hk)*).