



Unit 3210-3214, 32/F, Gateway Tower 6,  
Harbour City, Tsim Sha Tsui,  
Hong Kong  
Tel: (852) 3165-8899 Fax: (852) 3165-8871

## **Enquiries and Complaints:**

Customers (including queryer, guarantor or third party who authorized by customer) may contact us by telephone, fax, post, email and/or in person. Our contact address and numbers are set out below.

1. Telephone : 31658899

2. Fax : 31658871

3. Postal address : O-Bank Co., Ltd, Hong Kong Branch

Unit 3210-14, 32/F, Gateway Tower 6,

9 Canton Road, Tsim Sha Tsui,

Kowloon, Hong Kong

Attention : Head of Operations

4. Email : [hkfeedback@o-bank.com](mailto:hkfeedback@o-bank.com)

5. In person : Head of Operations

## Customer complaint handling procedures

- (1) When the branch's customer complaint handling supervisor receives a customer complaint, he/she will hand over the complaint case to a person not directly related to the customer complaint case for independent review (including investigation) without being subject to any undue influence. The customer complaint handling supervisor will ensure that the outcome of complaint handling is supported by objective evidence as far as possible in response to the concerns of the complainant.
- (2) The branch will issue a confirmation letter to the complainant within 7 days to confirm the receipt of the customer's complaint, communicate with the customer and provide the name, title and contact information of the staff who handle the customer's complaint. If the branch can provide the final answer within 7 days after receiving the customer complaint, it can give the complainant a written answer together with the customer complaint confirmation letter and the final answer.
- (3) The branch will reply to the complainant within 30 days of receiving the customer complaint according to point (4) as below; or if the case is complicated and cannot be resolved immediately, the customer complaint handling supervisor will formally reply to the customer with a letter in Chinese or English within 30 days of receiving the complaint to explain the reason for the delay of final reply, and specify the expected time to provide the final reply. The branch will send the final reply to the customer within a reasonable time (usually no more than 60 days).
- (4) When the branch replies to the complainant, the contents include:
  1. The allegations or concerns raised by the complainant;
  2. The branch's follow-up (including investigation) of the complaint;
  3. Whether our branch will (i) admit the subject matter of the complaint (and, where appropriate, offer redress); (ii) offer redress but not admit the subject matter of the complaint; or (iii) reject the subject matter of the complaint, with an explanation of the reasons. In addition, if the complainant makes further inquiries and/or expresses dissatisfaction with the complaint handling results, the branch will review the complainant's inquiries to determine whether there is new objective information to support the allegations, and reply to the complainant within a reasonable time.
  4. If the complainant provides new objective information to the branch, the branch will review the case in accordance with the above items (1) to (3).

At the same time, the branch will notify the customer in writing that the complaint can be submitted to the Financial Dispute Resolution Center for resolution. If the customer has applied to the Financial Dispute Resolution Center for resolution, the complaint should be handled in accordance with the relevant procedures of the Mediation Center.

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## 客戶申訴受理方式

客戶(含諮詢人、擔保人或顧客所委託之第三人)可透過電話、  
傳真、書面信函、電子郵件或親臨本分行提出投訴。投訴方  
式並於本行網站公告。

(一) 電話投訴：撥打本分行投訴專線：31658899

(二) 傳真投訴：本分行投訴傳真專線：31658871

(三) 信函投訴：郵寄地址：

王道銀行（香港分行）

香港九龍尖沙咀海港城

港威大廈 6 座 32 樓 3210 - 3214 室

致：作業組主管

(四) 電子郵件投訴：電子郵件信箱：[hkfeedback@o-](mailto:hkfeedback@o-)

[bank.com](http://bank.com)

(五) 親臨本分行投訴：

致：作業組主管

## 客戶投訴處理程序

- (一) 本分行客戶投訴處理主管於收到客戶投訴時，將交由與該客戶投訴案件無直接關之人員進行獨立跟進(包括調查)程序，讓調查不受任何不當影響的左右。客戶投訴處理主管亦會確保投訴處理的結果盡可能有客觀證據支持，以回應投訴人的關注事項。
- (二) 本分行在確認收到客戶投訴案件起計7日內會發出確認書回覆客戶，向客戶溝通說明並提供處理客戶投訴之行員姓名、職銜及聯絡資料。如本分行能在收到客戶投訴後7日內提供最後答覆，可將客戶投訴確認書與最後答覆一併以書面答覆予投訴者。
- (三) 本分行會在收到客戶投訴起計30日內依以下第四點內容回覆投訴人；或若案件屬複雜投訴原因而無法立即解決時，客戶投訴處理主管會於收到客戶投訴起計30日內以中文或英文書信正式回覆客戶延遲給予最後答覆的理由，並載明預期可提供最後答覆的時間，本分行會在合理時間內（通常不超過60日）向客戶發出最後答覆。
- (四) 本分行回覆投訴人時，內容包括：
  1. 投訴人提出的指控或關注事項；
  2. 本分行對投訴的跟進(包括調查)結果；
  3. 是否(i)接納投訴的事宜(及在適當情況下作出補償)；(ii)作出補償，但不接納投訴的事宜；或(iii)拒絕接納投訴的事宜，並解釋原因。此外，如投訴人就投訴處理結果作進一步查詢及/或表達不滿，本分行會檢視投訴人的查詢，以確定是否有新的客觀資料支持有關指控，並在合理時間內向投訴人再作回覆。
  4. 如投訴人向本分行提供新的客觀資料，本分行將重啟相關投訴程序(上述第一點至第三點)的時限覆檢案件。

本分行會同時於書面告知客戶可將投訴事件尋求[金融糾紛調解中心]申請解決。如客戶已向[金融糾紛調解中心]申請解決，該投訴事件應按照調解中心之有關程序辦理。