



BEA 東亞銀行

Enriching Your World

Complaints Handling

We strive for excellence and aim to treat customers as we would wish to be treated ourselves. Although most of our customers are happy with the service they receive from us, we know that occasionally we might not get it right first time. We have procedures in place to deal with your concerns effectively and in the correct way.

If you are not satisfied with any aspect of one of our products or services, please tell us. We would like the chance to put it right for you and improve our services for everybody.

Successful resolution of complaints is important to us. Our aim is to ensure that your experience is a positive one.

We commit to:

- ✓ providing a high standard of customer service;
- ✓ listening to your concern or complaint;
- ✓ considering how you would like us to resolve your concern or complaint;
- ✓ providing you with a point of contact;
- ✓ handling your concern or complaint with care and attention throughout;
- ✓ keeping you informed of our progress;
- ✓ resolving your concern or complaint as quickly as possible;
- ✓ striving to deliver a fair decision;

The following information is to provide you with a general guideline of what you could do if you have a complaint and how we deal with it.

1. Tell us what has gone wrong

In person

Visit one of our branches and speak to our staff.

London Branch:	75 Shaftesbury Avenue, London, W1D 5BB
Birmingham Branch:	Unit 15, Wing Yip Centre, 278 Thimble Mill Lane, Nechells, Birmingham, B7 5HD
Manchester Branch:	3 - 5 Charlotte Street, Manchester, M1 4HB

By telephone

Talk to us: ¹ 0808 180 3838 ² or 020 7734 3434
+44 20 7734 3434 (for calls from outside the UK)

In writing

Email: ³ complaints@hkbea.co.uk

Letter: Send your letter to one of our branches

When you contact us please provide as much relevant information as possible:

- Your name and address
- Your account number and sort code (if applicable)
- A description of your complaint
- When the issue occurred
- How you have been affected by this
- The name(s) of the person(s) that you dealt with (if applicable)
- A suggestion of what you would like us to do to put things right
- A contact number (or other preferred method of contact) and a convenient time to contact you

The person you contact will note the details of your complaint and then ensure that it is dealt with in line with our complaints procedure described below. We want to fully understand what has gone wrong.



2. How we handle your complaint

- a) We will deal with all complaints promptly and impartially (that is, in a fair and unbiased way).
- b) All complaints are referred to the relevant manager who will be responsible for making sure your complaint is fully investigated. We will try to resolve your complaint by the close of business on the third business day after receipt of the complaint.
- c) If your complaint can be resolved within three business days, we will: ⁴
 - send you a ‘summary resolution communication’;
 - tell you that we consider your complaint has been resolved;
 - give you information (contact and website details) about referring your complaint to the Financial Ombudsman Service if you are dissatisfied with our resolution of the complaint; you can refer the complaint to the Financial Ombudsman Service within six months from the date of our communication;
 - give you a reference number so that we can find your record quickly.
- d) If your complaint cannot be resolved within three business days, we will:
 - write to you to acknowledge your complaint;
 - provide you with contact details or confirmation of who is handling your complaint;
 - give you a reference number so that we can find your record quickly.
- e) If we need more time to investigate your complaint, we commit to keeping you updated on the progress.

3. Our Final Response / Next steps

- a) Within eight weeks of receiving your complaint, we will send you a letter explaining:
 - our 'Final Response', or
 - why we are not able to provide a Final Response yet, when we expect to be able to do this and also provide contact details of the Financial Ombudsman Service.

- b) For payment services related complaints, we are required to give you a full written response within 15 business days of receipt (under the PSD2 Directive). If there are exceptional circumstances, this is extended to a maximum of 35 days (if this is the case, we will send you a holding letter in the interim explaining why).

- c) In our Final Response, we will:
 - either: (i) uphold the complaint and where necessary, offer a resolution; or (ii) not uphold the complaint and give our reasons for doing so.



4. Financial Ombudsman Service

If we are not able to resolve your complaint within eight weeks, or you are not satisfied with our Final Response, you can refer your complaint to The Financial Ombudsman Service (FOS). In this case, the complaint should be made within six months from the date of our Final Response. They offer a free independent service to help review complaints where the complainant and the financial institution have been unable to reach resolution in the first instance.

For payment services related complaints, eligible complainants will have the right to refer their complaint to FOS, 35 business days after the Bank has received their complaint and been unable to resolve it satisfactorily, or 15 business days if no holding response has been sent. Consumers would still be able to refer such complaints as soon as a final response has been received even if this final response is received within 15 business days.

The FOS will only consider your complaint once you have tried to resolve it with us, so please take up your concerns with us first and we will do all we can to help. FOS can only look at a complaint once the bank has had a chance to put things right for you first, and provided you with a final response letter.

For more information, you can contact the FOS:

In writing: The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

By email: complaint.info@financial-ombudsman.org.uk

By telephone: 0800 023 4567 ² or 0300 123 9123 ⁵
+44 20 7964 0500 / +44 20 7964 1000
(for calls from outside the UK)

5. Learning from complaints

With a commitment to quality of service, we want to learn from your experience to make things better. We record the details of each complaint received so that we can identify areas for enhancement. There is always room for improving our products and services. If you do not have a complaint to file, but would like to provide us with feedback or suggestion, please do contact us and our staff will be happy to listen.

1 Lines are open 9:00am to 5:00pm Monday to Friday (excluding Bank Holidays). Calls may be monitored or recorded for quality and training purposes.

2 Calls to 0808 or 0800 numbers are free when calling from a UK consumer landline. Mobile call charges may apply. Calls from abroad may incur a significantly higher cost. Please check with your service provider for exact costs.

3 Sending information by email is not a secure method of transferring information and confidentiality cannot be guaranteed.

4 Business days: Monday to Friday excluding Bank Holidays.

5 Calls to 0300 numbers cost no more than calls to geographic numbers (01 or 02) and are included in inclusive minutes in the same way. Please check with your service provider for exact costs.

6 These links may direct you to access to other websites. Please read the linked website(s) terms and conditions. The Bank of East Asia, Limited has no control over non-BEA websites and is not liable for your use of them.

London Branch	倫敦分行	75 Shaftesbury Avenue London W1D 5BB UK +44 (0)20 7734 3434 +44 (0)20 7734 0523
Telephone	電話	
Facsimile	傳真	
Birmingham Branch	伯明翰分行	Unit 15, Wing Yip Centre 278 Thimble Mill Lane Nechells, Birmingham B7 5HD UK +44 (0)121 326 3030 +44 (0)121 327 3389
Telephone	電話	
Facsimile	傳真	
Manchester Branch	曼徹斯特分行	3-5 Charlotte Street Manchester M1 4HB UK +44 (0)161 669 8888 +44 (0)161 228 1202
Telephone	電話	
Facsimile	傳真	

Hotline: 0808 180 3838

www.hkbea.co.uk

Authorised and regulated by the Hong Kong Monetary Authority. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service. Financial Services Register number: 204628.

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