

We sincerely apologise if our services haven't been to your satisfaction, and we'd really like to know about it.

How to make a complaint...



BEA

Tell us if you're not happy

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.

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.

Please let us know how we can best support you or if there are any adjustments we can make to ensure our process is accessible for you.

How to get in contact

In person:

If you want to visit one of our branches and speak to our staff, you can find the nearest one to you and check the opening times:

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

Give us a call:

- 0808 180 3838² or 020 7734 3434¹
- +44 20 7734 3434 (for calls from outside the UK)

Write to us:

Email³ : complaints@hkbea.co.uk

Letter : Send a letter to one of our branches

What we need to know

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

- Your name and address
- Your account number (if you are a BEA customer)
- A description of what's gone wrong and when it happened
- How you've been affected by this
- The names of any people you've dealt with so far (if applicable)
- What you'd like us to do to put things right
- A phone number and the best time to contact you

When we receive your complaint, we will note the details and ensure that it is dealt with in line with our complaints procedure described below. We want to fully understand what has gone wrong.

What happens next?

Once you've made a complaint, we'll aim to get back to you as soon as possible. We'll confirm that we're looking into your complaint and when you can expect a response. We'll also give you a reference number so we can find your record quickly.

We deal with all complaints promptly and in a fair and unbiased way.

We will try to resolve your complaint within 3 business days⁴ after receipt of the complaint. Where we need to look into your complaint in more detail we'll write to acknowledge your complaint within 5 days.

When we've thoroughly looked into your complaint, we'll write to let you know our final response. This will be a detailed letter that outlines what we found, what we plan to do as a result, and why we made the decision we came to.

We aim to deal with complaints as quickly as possible, this will usually be within 30 days, and no longer than 8 weeks. We aim to resolve payment related complaints within 15 business days.

We'll keep you updated regularly, but if you have any questions you'll be able to contact our team directly on the telephone number, email address and unique complaint reference number detailed in your acknowledgement letter.

If you're unhappy with our response

If you wish to take your complaint further, you can ask the Financial Ombudsman Service (FOS) to look into it for you.

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. Please give us a chance to put things right for you before contacting the FOS.

If we are not able to resolve your complaint within 8 weeks, or you are not satisfied with our Final Response, you can refer your complaint to the FOS. You'll need to do this within 6 months of the date of our Final Response. The FOS offer a free independent service to help settle complaints where the complainant and the financial institution have been unable to reach resolution in the first instance. 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 (from outside the UK)

Website⁶: www.financial-ombudsman.org.uk

This information is available in large print. If you require a copy in large print or any other special assistance, please contact us.

We treat your personal data with the utmost care and ensure any complaints are investigated sensitively and in accordance with the UK General Data Protection Regulation.

If you have a complaint about data protection or how we've handled your personal information, please contact the Bank of East Asia's Data Protection Officer: dpo@hkbea.co.uk

For information regarding why and how we process your personal information when you are a customer of ours or make a complaint, visit our website to read our [Privacy Notice](#)

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1. Lines are open 9:00 am to 5:00 pm 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
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Birmingham Branch	伯明翰分行	Unit 15, Wing Yip Centre 278 Thimble Mill Lane Nechells, Birmingham B7 5HD UK
Telephone	電話	+44 (0)121 326 3030
Manchester Branch	曼徹斯特分行	3 - 5 Charlotte Street Manchester, M1 4HB UK
Telephone	電話	+44 (0)161 669 8888

Hotline: 0207 734 3434

www.hkbea.co.uk

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