

Customer Complaints Handling Leaflet for Cross-boundary Wealth Management Connect

大灣區理財通客戶投訴處理概要

Shanghai Pudong Development Bank Co., Ltd., Hong Kong Branch is committed to rendering distinguished services to our valued customers. However, sometimes things may go wrong or out of expectation. If this happens, please do not hesitate to voice your comment and give us the chance to make things better.

上海浦東發展銀行股份有限公司香港分行致力於為客戶提供優質的服務。然而，有時可能會發生不盡如意或超出預期的情況；若是這樣，請勿吝惜閣下的寶貴意見，並給予我們機會從而能做得更好。

The Q&A below will give you a brief introduction when you want to make a complaint in relation to our provision of, or failure to provide a service or product :-

當閣下想對我們所提供的或未能提供的某項服務或產品作出投訴時，以下問答可為閣下簡單介紹如何處理：

Q: How can I make a complaint?

問：我可以如何作出一項投訴？

A: You and/or any person on your behalf may lodge a complaint with our designated Complaint Officer through the following channels :-

答：閣下及/或代表閣下的任何人士可以通過以下途徑向我們的投訴主任作出投訴：

By Phone : (852) 2996-5569

By Fax : (852) 3997-1334

By E-mail : complaints-hk@spdb.com.cn

By Letter : Shanghai Pudong Development Bank Co., Ltd., Hong Kong Branch
30th Floor, SPD Bank Tower, One Hennessy, 1 Hennessy Road, Hong Kong
Attn: Complaint Officer

電話 : (852) 2996-5569

傳真 : (852) 3997-1334

電郵 : complaints-hk@spdb.com.cn

致函 : 上海浦東發展銀行股份有限公司香港分行
香港軒尼詩道 1 號浦發銀行大廈 30 樓
投訴主任 (收)

You may also visit us **in person** to talk to our Complaint Officer directly.

此外，閣下亦可親臨本行直接向我們的投訴主任作出投訴。

Q: What information should I supply when making a complaint?

問: 投訴時我需要提供什麼信息?

A: Fully understanding a complaint is the first step to resolve the issue. In this regard, when you contact us, it would be appreciated if the following information could be supplied as far as possible :-

答: 全面瞭解投訴事項是解決問題的第一步。因此，在閣下聯絡我們時，希望能夠盡可能地提供以下信息：

- your name;
 - your account details;
 - your contact details (a contact number or your other preferred method of contact);
 - a description of your complaint; and
 - a proper authorisation letter if you are on behalf of another person.
-
- 閣下的名稱；
 - 閣下的賬戶信息；
 - 閣下的聯絡方式（電話號碼或其他閣下偏好的聯絡方式）；
 - 有關投訴事項的描述；及
 - 適當的授權書（若閣下代表他人作出投訴）。

This will help us get hold of you if we need to discuss with you about the handling of your complaint.

閣下提供的上述信息將有助於我們就有關投訴的處理適時聯絡閣下。

Please be advised that it is voluntary for you to supply to us your personal data. If you prefer to lodge your complaint in an anonymous manner, we may not be able to advise you the status and the findings of our investigation. All personal data supplied by you will only be used for purposes which are directly related to your complaint.

閣下可自願向我們提供閣下的個人資料。若閣下欲以匿名方式作出投訴，我們可能無法反饋閣下有關投訴的處理進展及調查結果。閣下提供的所有個人資料只會用於與本投訴直接有關的用途。

You have the right to request access to and correction of your personal data held by us. Request for access or correction of personal data should be made in writing and you may contact our Complaint Officer for further details.

閣下有權要求查閱及更正我們所持有的閣下的個人資料。查閱或更正該等資料需以書面方式提出，閣下可聯繫我們的投訴主任以做進一步瞭解。

The personal data supplied by you may be transferred to parties who will be contacted by us during the handling of your complaint including the party being complained against or other parties concerned (whether within or outside Hong Kong). The information supplied may also be disclosed to regulatory authorities, including without limitation, the Hong Kong Monetary Authority (“HKMA”), the Securities and Futures Commission of Hong Kong (“SFC”) and the Insurance Authority of Hong Kong (“IA”), and agencies who are authorised to receive information relating to law enforcement and prosecution.

閣下所提供的個人資料可能轉移給我們因處理本投訴而接觸的人士，包括被投訴人或其

他相關人士（不論是否在香港境內或境外）。所提供的信息也可能向監管機構（包括但不限於香港金融管理局、香港證券及期貨事務監察委員會及香港保險業監管局）及獲授權收取有關資料以作出執法或起訴行動的機構。

Q: How will you handle my complaint?
問: 銀行將如何處理我的投訴?

A: We have set up an effective mechanism to ensure that each customer complaint will be promptly investigated and resolved in a fair, impartial, and reasonable manner. All complaints received by us will be handled by our Complaint Officer in strict confidence according to our internal policies and procedures.

答: 我們已備有一套有效的投訴處理機制以確保對每一位客戶的投訴都能及時展開調查并以公平、公正及合理的方式解決。我們收到的所有投訴將由我們的投訴主任根據內部政策及程序處理，並會嚴格保密。

If contact details are supplied to us, an acknowledgement of receiving your complaint will be provided to you within seven (7) days upon our receipt of your complaint, giving the name or job title and contact details of the staff responsible for handling your complaint.

若閣下已向我們提供聯絡方式，我們將於收到閣下投訴之日起七（7）日內就收到閣下的投訴作出知悉，並列明處理閣下投訴之負責人員的姓名或職位及聯絡方式。

Normally, a response addressing your complaint will be provided to you within thirty (30) days from the date of our receipt of your complaint. For more complicated issues, we may need more time to investigate. In this case, an interim response will be provided to you giving reasons for the delay and an indicative timeframe for a full response, which would not be later than the sixtieth (60th) day from the date of receipt of your complaint.

一般而言，我們將於收到閣下投訴之日起三十（30）日內向閣下作出有關投訴的回覆。對於一些較為複雜的投訴事項，我們或需更多時間進行調查。在此情況下，我們將向閣下作出臨時回覆並說明延期的原因及擬作出完整回覆的時間，而該完整回覆的時間將不會遲於我們收到閣下投訴之日起的第六十（60）日。

Please be advised that if the service or product concerned was provided by a third party, or it is relating to contractual terms of a product sold by us as an agent for a third party, your complaint should be resolved directly with the third party. We may refer to that third party and provide assistance for handling your complaint.

若投訴所涉之服務或產品由第三方提供，或若有關投訴是關於由我們作為代理人身份而分銷的第三方產品的合約條款，則閣下的投訴應由該第三方直接處理。我們將轉介予該第三方并向處理閣下的投訴事宜提供協助。

With respect to Cross-boundary Wealth Management Connect, we will refer your complaint to the relevant Mainland partner bank if your complaint is related to (a) cross-boundary funds remittances under the Southbound Scheme, or (b) wealth management products and services under the Northbound Scheme. The Mainland partner bank will contact you and handle your complaint directly within the timeframe pursuant to the regulatory requirements applicable to it. We will follow up your complaint and provide assistance to you in this regard.

就「跨境理財通」而言，若閣下的投訴是關於 (a)「南向通」項下的跨境匯款，或 (b)「北向通」項下的理財產品或服務，我們將轉介閣下的投訴予有關的內地夥伴銀行。內地夥伴銀行將直接聯繫閣下並按照其適用的監管要求在規定的時限內處理閣下的投訴。我們將跟進閣下的投訴並向閣下提供協助。

If you are not satisfied with the outcome of your complaint, you may contact our Complaint Officer again and we will review your complaint and provide further response to you within reasonable time, or you may approach further assistance from Financial Dispute Resolution Centre (“FDRC”).

若對我們處理投訴的結果不滿意，閣下可再次與我們的投訴主任聯絡，我們將覆檢閣下的投訴並在合理的期限內作出進一步回覆；或者，閣下也可向金融糾紛調解中心尋求進一步協助。

Q: What is Financial Dispute Resolution Scheme?

問: 什麼是金融糾紛調解計劃?

A: FDRC is an independent, impartial and non-profit making organisation set up to assist financial institutions in resolving financial disputes with their customers by way of primarily “mediation first, arbitration next” under the Financial Dispute Resolution Scheme (“FDRS”). As an authorized institution, we are a member of the FDRS and obligated to enter into mediation and arbitration in respect of an eligible dispute.

答: 金融糾紛調解中心是一間獨立、公正及非牟利的機構，透過金融糾紛調解計劃（「調解計劃」），主要以「先調解，後仲裁」的方式協助金融機構與其客戶解決金融爭議。作為一間認可機構，我們是調解計劃的成員，並有責任就一項合資格爭議參與調解及仲裁。

If the customer is an individual, a sole proprietor or a small enterprise and the financial dispute with us involves a claim not exceeding HK\$1,000,000, you can approach the FDRC in the following ways to seek more information on mediation and arbitration services : -

若客戶是個人、獨資經營者或小型企業，且與本行的金融糾紛之申索金額不超過港幣1,000,000元，閣下可通過以下方式向金融糾紛調解中心获取更多有關調解及仲裁服務的資料：

By Phone : (852) 3199-5199

By E-mail : fdrc@fdrc.org.hk

By Letter : Room 408-409, 4/F, West Wing, Justice Place
Ice House Street, Central, Hong Kong

電話 : (852) 3199-5199

電郵 : fdrc@fdrc.org.hk

致函 : 香港中環雪廠街 11 號律政中心西座 4 樓 408-09 室

If you want to make an **in-person** enquiry, appointment may be required. The opening hours for FDRC are Monday to Friday from 9:00 am to 5:30 pm (except public holidays).

若閣下欲**親身**查詢，或須事先預約。金融糾紛調解中心的辦公時間為星期一至星期五早上九時至下午五時三十分（公眾假期除外）。

Alternatively, you may also refer your complaint to regulatory bodies in Hong Kong or to seek independent legal advice where necessary. We will fully cooperate with all relevant regulatory bodies in Hong Kong, for example, the HKMA, the SFC, the IA and the FDRC, in the handling of complaints. 除此以外，閣下還可向香港的監管機構作出投訴或在需要時尋求獨立的法律意見。我們將全力配合香港的相關監管機構（例如香港金融管理局、香港證券及期貨事務監察委員會、香港保險業監管局及金融糾紛調解中心）處理投訴事宜。