



## **CUSTOMER COMPLAINTS / SUGGESTIONS**

### **Registration of complaint**

Customers can lodge/register his Complaint/feedback/ suggestions for improvement in services on any of the following Channels:

- a. By calling branches
- b. By visiting the branches.
- c. In writing/ by email/ fax or post to Branch / Regional Head Office/ International Banking Group.
- d. Through HKMA Complaint Processing Centre

All complaints received will be recorded by the Bank in a register maintained by the COO who is the nodal officer for Complaints handling at the Branch.

### **Compliant in Person**

A customer, if not, satisfied with the services of the Branch, has a grievance can lodge a complaint in person at the branch by lodging his complaint in the complaint book or giving it in writing to the Chief Operating Officer. A suggestion box is also placed in the banking hall where the complainant can drop his complaints / suggestions.

### **Complaint over phone**

Customer can lodge his grievance at the Bank Contact Centre on toll free numbers 800932045 which are accessible 24x7. Customer can also lodge grievance at the branch contact no +852- 2523 3166 during office hours.

### **Complaints through mail/email**

Customers can submit their grievance by post or through email. Complaints received by email shall be acknowledged by the bank in writing.

In case the customer is unable to visit the Branch, he/she may lodge his/her complaint through any of the channels mentioned above. Customers can also send their grievances through emails at [info.hk@statebank.com](mailto:info.hk@statebank.com), [chceo.hk@statebank.com](mailto:chceo.hk@statebank.com).

The email complaints will be immediately acknowledged.