

Industrial and Commercial Bank of China (Canada) (the "Bank") is committed to providing customers with the best customer service experience and treating all complaints in a fair, timely, and consistent manner. If our service does not meet your expectations, visit the Bank's **Complaint Resolution Procedures** for steps to quickly and effectively resolve your complaint:

https://www.icbk.ca/EN/AboutUs/CustomerServices/customer complaint resolution procedures.htm

COMPLAINTS OFFICER

The Complaints Officer is the Bank's most senior position for dealing with complaints. If you're not satisfied with the resolution to your complaint in Steps 1 and 2 of the **Complaint Resolution Procedures** (see URL above), you can escalate your complaint to the Bank's Complaints Officer. The Complaints Officer is not an independent dispute resolution service. The Complaints Officer completes an objective and unbiased investigation of unresolved complaints.

COMPLAINTS DEALT WITH BY THE COMPLAINTS OFFICER IN 2023

Total # Investigated	# Resolved ¹	# Closed ²	# Ongoing	Average Days to Resolve or Close ³
3	1	2	0	19

DETAILS

- Resolved This is the number of complaints that the Complaints Officer resolved to the satisfaction of the person who made the complaint. This complaint was about customer service information related to the Bank's prepaid card product (no longer available);
- ² Closed This is the number of complaints that the Complaints Officer was unable to resolve to the satisfaction of the person who made the complaint. These complaints were about customer service related to deposit account and credit card account activity;
- Average Days This is the average number of days the Bank took to deal with those complaints, from the first interaction with the Consumer to the date on which the complaint was Resolved or Closed.