



Reporting a Complaint to China Construction Bank (Europe) S.A. - Milan Branch Appendix

The purpose of this document is to provide clear, precise and up-to-date information on the complaints handling process of Milan Branch in accordance with local applicable laws and regulations (in particular, Disposizioni Banca d'Italia "*Trasparenza delle operazioni e dei servizi bancari e finanziari. Correttezza delle relazioni tra intermediari e clienti*" issued on 2009 and then modified and supplemented (hereafter also "*Disposizioni Trasparenza*")

1. HOW TO MAKE A COMPLAINT

Clients may submit complaints to the Complaints Office (Ufficio Reclami) of Milan Branch **in writing**:

- by post, with registered letter to:
**China Construction Bank (Europe) S.A. - Succursale di Milano,
Ufficio Reclami,
Via Mike Bongiorno, 13 – 20124 Milano**
- by PEC email to **chinaconstructionbankeurope@legalmail.it**
- by email to **ComplaintsOffice.it@eu.ccb.com**
- - by fax to **+39.02.32163092.**

We expect a Complainant to explain in detail the facts behind the Complaint, providing all relevant supporting documentation if applicable.

The Complainant should indicate his/her/its contact details (name, postal and/or email address, phone number) to enable us to provide timely feedback.

2. PROCESSING OF COMPLAINTS

Milan Branch will acknowledge receipt of the Complaint within 10 business days from the receipt of the Complaint and will inform the Complainant of the name and contact details of the Complaint Handler.

As far as possible, that person will be the contact person of the Complainant throughout the internal handling process for his/her/its Complaint.



A written response (the Response) will be sent to the Complainant no later than 30 days after receipt of the Complaint.

Please note that where a Response cannot be provided within the prescribed period, the Complainant will be informed of the cause for the delay with an indication of the date by which the investigation will be completed and a Response issued.

The response will specify:

- if complaint is deemed well-founded, the initiatives that Milan Branch undertakes to take and the timeframe within which these ones will be implemented;
- if complaint is deemed unfounded, a clear and comprehensive explanation of the reasons for the rejection, as well as the mention of the possibility of referring to the Banking and Financial Arbitrator (Arbitro Bancario e Finanziario) or other forms of alternative dispute resolution.

Where the Complainant did not obtain a Response within the prescribed timeframe or deems the Response unsatisfying, the Complainant shall be entitled to raise the Complaint up to General Manager of Milan Branch. Relevant contact details will be provided to the Complainant in the Response.

3. RECOURSE TO OUT-OF-COURT RESOLUTION OF COMPLAINTS

If a Client is not satisfied or has not received a reply within the aforementioned time limits, before taking legal action, the Client may refer to the “Arbitro Bancario Finanziario” (ABF) managed by the Bank of Italy.

For further information on how to approach the ABF and its area of competence, the Client may

- consult the website www.arbitrobancariofinanziario.it
- refer to the branches of the Bank of Italy
- refer to the China Construction Bank Europe SA Milan branch (Italian Branch)
- consult the Practical Guide titled “Conoscere l'Arbitro Bancario Finanziario e capire come tutelare i propri diritti”, available at the registered office of the Italian Branch, and on the China Construction Bank Europe SA website (as required by Bank of Italy Regulation “Disposizioni in materia di Trasparenza delle operazioni e dei servizi bancari e finanziari”, Section II, Paragraph 2).



中国建设银行 (欧洲)
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The ABF's decision does not affect the Client's possibility to submit complaints to the Bank of Italy or to take legal action before the ordinary Courts.

Alternatively, before taking legal action before the Courts, the Client may refer to:

- a) the "Organismo di Conciliazione Bancaria", established by the "Conciliatore Bancario Finanziario – Associazione per la soluzione delle controversie bancarie, finanziarie e societarie", this being an Alternative Dispute Resolution (ADR) association focusing specifically on banking, financial and corporate matters, on whose website (www.conciliatorebancario.it) is possible to consult the relative Regulation; or
- b) one of the other ADR bodies specialised in the banking and finance sector and enlisted in the ad hoc register held by the Italian Ministry of Justice".