

Complaint Handling Procedure

How to make a complaint?

You may make a complaint to J.P. Morgan by letter, telephone, and email or in person. The written complaint should outline the facts, your concerns and what you are seeking from J.P. Morgan to resolve your complaint. You also have the option of making a verbal complaint. If you do this, we ask that you provide as much information as possible, so we can investigate the matter without delay.

Any complaint that you may have relating to the Dealing and Advisory Services, Discretionary Investment Management Services, and Banking & Custody Services may be addressed to Client Experience Team through the following channels:

By post: JPMorgan Chase Bank, N.A., Hong Kong branch at 27th Floor, Chater House, 8 Connaught Road, Central, Hong Kong.

By telephone: JPMorgan Chase Bank, N.A., Hong Kong branch at (852) 2800 9351.

By email: ipb.client.experience@jpmorgan.com

Who will handle your complaint?

Any complaint received will be handled by a senior member of our Client Experience team who was not originally involved in the matter giving rise to your complaint.

What are the timelines for responding to your complaint?

We will endeavour to acknowledge receipt of your complaint immediately within seven days.

We shall ensure that you receive, no later than thirty days after the date on which the complaint is received, either:

- (a) a final response (see below); or
- (b) a holding response which explains why we are not yet in a position to resolve your complaint and indicate when we expect to be able to provide a final response.

If a holding response is sent, we will ensure that, no later than sixty days after the date on which the complaint is received, a final response is provided to you.

Our final response shall also inform you that, if you are dissatisfied with our response, you may refer your complaint to the Financial Dispute Resolution Centre ("FDRC") if the complaint meets the criteria defined by the FDRC. Details relating to the FDRC and its process can be found in a link provided in our final response.

What is our commitment to resolving complaints?

We shall endeavour to resolve all complaints efficiently and with minimum inconvenience to you. We shall also co-operate fully with the FDRC, should you decide to refer your complaint to the FDRC for independent determination.

Do you have any queries?

If you have any queries in relation to our internal complaint handling procedure, please contact our Client Experience officer through the channels indicated (whichever is applicable to you) at the beginning of this document.