J.P. Morgan Hong Kong - Complaints Handling Policy

J.P. Morgan operates a Complaints Handling Policy that aims to ensure all complaints are dealt with fairly, consistently, and promptly.

MAKING A COMPLAINT: If you are unhappy with any aspect of the provision of our products or services, please contact your J.P. Morgan representative or alternatively, our Client Experience Team through the following channels:

- By post: JPMorgan Chase Bank, N.A., Hong Kong branch at 29th 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

Please ensure you indicate your account number (where applicable), name, contact details and a brief description of your complaint.

HANDLING YOUR COMPLAINT: All complaints received will be handled by our Client Experience Team, an independent office of J.P. Morgan who was not originally involved in the matter giving rise to your complaint.

Once we have received your complaint, we aim to resolve the matter as quickly as possible and in a consistent manner. Your complaint will be promptly acknowledged within a maximum of seven calendar days from receipt. We shall ensure that you receive, no later than thirty calendar days after the date on which the complaint is received, either:

- a final response (see below); or
- 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 calendar 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.

ALTERNATIVE DISPUTE RESOLUTION: If you have not received a final response within the given timeframes or remain dissatisfied with our response, you may have the right to refer your complaint to the Financial Dispute Resolution Centre (FDRC), if the complaint meets the criteria defined by the FDRC. Further details, including eligibility, can be found on their website: https://www.fdrc.org.hk. You can also contact the FDRC at:

- Address: Financial Dispute Resolution Centre, Room 408-409, 4/F, West Wing, Justice Place, 11 Ice House Street, Central, Hong Kong
- Telephone: (852) 3199 5100
- Email: fdrc@fdrc.org.hk

We shall endeavour to resolve all complaints efficiently and with minimum inconvenience to you. Throughout the investigatory process we will aim to keep you up to date with our progress. We shall also cooperate fully with the FDRC, should you decide to refer your complaint to the FDRC for independent determination.

Additionally, in connection with the distribution of investment products issued by third party service providers (“third party product”), J.P. Morgan is required to enter into a Financial Dispute Resolution Scheme process with you in respect of an eligible dispute (as defined in the Terms of Reference for the FDRC in relation to the Financial Dispute Resolution Scheme) arising between J.P. Morgan and you out of the selling process or processing of the third party product transaction; however any dispute over the contractual terms of the third party product should be resolved between the third party service provider and you directly.

QUESTIONS: If you have any queries in relation to our Complaints Handling Policy, please contact our Client Experience Team through the channels indicated at the beginning of this document.