

本行處理投訴的程序

本行對任何客戶投訴，均會認真處理，並按「香港金融管理局」的指引設有一套有效的處理投訴程序，以確保所有投訴個案均得到公平、公正及迅速的處理。有關本行的處理投訴程序撮要如下：

- 本行在接獲投訴起計7天內向投訴人確認已接納有關個案正進行調查，並提供負責處理有關個案的職員之姓名或職銜及聯絡資料。
- 在調查過程中，本行專設的投訴處理及反詐騙部將以獨立身份監察進度，以確保每個個案均能得到公平及公正的處理。
- 在一般情況下，本行均會於接獲投訴起計30天內發出最後答覆。若事件仍未獲解決，本行會向投訴人解釋延遲答覆的原因及指明預期可提供最後答覆的時間，在任何情況下均不會超過接獲投訴日起計60天內發出。
- 如有需要，本行的投訴處理及反詐騙部會以電話或面談方式與投訴人了解個案。
- 第三者轉達的意見，本行會直接聯絡有關客戶，以保障客戶私隱。
- 所有投訴個案資料均會絕對保密。

Complaint Handling Procedures

Our Bank handles every customer complaint seriously. We have in place a set of effective complaint handling procedures which are established in accordance with the guidelines of the Hong Kong Monetary Authority to ensure that all customer complaints are handled in a fair, consistent and prompt manner. Our complaint handling procedures are summarized as follows:

- An acknowledgement will be issued to the complainant within 7 days upon receipt of the complaint, providing the name or job title and contact details of the person handling the complaint.
- Our independent Complaint Handling and Anti-Fraud Department will monitor the progress of investigation, ensuring that all cases are handled in a fair and consistent manner / approach.
- Normally, a final response will be given to the complainant within 30 days from the receipt of the complaint. Otherwise, a response will be sent out giving reasons for the delay and indicating when a final response is expected to be provided. In any case, a final response will be sent to the complainant not exceeding 60 days from the receipt of the complaint.
- If required, customer interview will be conducted by the Complaint Handling and Anti-Fraud Department by phone or in person.
- For the feedback lodged by a third party, we will only contact the customer (first party) to protect his / her privacy.
- All complaints will be handled in a strictly confidential manner.

Shanghai Commercial Bank Limited
Risk Management Division
P.O. Box 139
General Post Office
Hong Kong

BUSINESS REPLY SERVICE LICENCE NO.
商業回郵牌號：591

POSTAGE
WILL BE PAID
BY LICENSEE
郵費由持
牌人支付

NO POSTAGE
STAMP NECESSARY
IF POSTED
IN HONG KONG
如在本港投寄
毋需貼上郵票

Serving Hong Kong
since 1950

客戶意見書 Customer Feedback Form



 上海商業銀行
SHANGHAI COMMERCIAL BANK

處處為您着想

請在此處封口 Please seal here

Branch : Visit any of our branches

此欄由銀行填寫 For Bank use only		
Received by		
Name	Business Unit	Date and Time

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