To handle customer complaints promptly and to a high standard, the complaint channel and handling procedures are detailed below:

1. Customer complaint channel:

(1) Business locations

Customer may raise issues to the operations supervisors at the Bank's business locations or submit their comments through the customer feedback form.

(2) Customer complaint hotline

National Customer Service Hotline and Complaint Hotline: 8621-20708558

Headquarters' customer complaint hotline: 8621-68863785#2607

PBOC Financial Consumption Consulting and Complaint Hotline: 12363

PBOC Anti-Fraud Center Complaint Hotline: 8621-58845546 (Shanghai area only)

(3)Informants' Hotline

Informants' Hotline: 8621-68863785#1666

(4) Written letter

Customers may request feedback via a written letter. Please address letters to the operations supervisors and refer to the below list for branches, addresses, and phone numbers.

Shanghai Branch: Unit 1, 15F of Foxconn Building, No. 1366. Lujiazui Ring Road, Pudong New District, Shanghai, China 8621-68863785#1161

Qingdao Branch: Rooms 2305-2307, 23F of Farglory International Plaza, No. 26 Hong Kong West Road, Shinan District. Qingdao City Complaint Phone No. 860532-55769888#1100

Shenzhen Branch: Tower A, Donghai International Center, No. 7888, Shennan Ave, Futian District, Shenzhen, Guangdong Province, China 860755- 88663939#1100

2. Customer complaint handling process:

