

Customer Complaint Resolution Statistics – Annual Report 2021

At Industrial and Commercial Bank of China (Canada) (the “**Bank**”), we are always seeking to provide our customers with the best customer experience that we can. Our dedicated employees in our business units ensure that the vast majority of complaints are resolved before they reach the Complaints Officer, the final internal step of our Bank’s complaint handling process.

During an investigation, the Complaints Officer works with both customers and the Bank’s business units. Our Complaints Officer independently and thoroughly conducts a full investigation of customer complaints that cannot be resolved in earlier steps of the Bank’s Customer Complaint Resolution Procedures (“**CCRP**”). The Complaints Officer is committed to providing an impartial review based on the available evidence in order to help customers and the Bank reach a fair, reasonable and transparent resolution.

We encourage our customers to bring their concerns to the relevant business units as soon as possible and to follow the Bank’s CCRP. If customers are not satisfied with the Complaints Officer’s review, an independent external complaints body can provide further review of the complaint. Our Bank’s CCRP includes a link to another page on the Bank’s website which provides more information about our external complaints body and other regulatory bodies in Canada. Further information is also available at our Bank’s branches and at www.icbk.ca.

The Year in Review

Below is a table showing our Bank’s Customer Complaint Resolution Statistics for fiscal years 2020 and 2021:

For the fiscal year January 1 – December 31	2021	2020
Number of complaints addressed by the Complaints Officer	1	1
Number of complaints that were resolved by the Complaints Officer, in the opinion of the Complaints Officer, to the satisfaction of the complainant	1	1
Average length of time taken by the Complaints Officer to address the complaints	58 days	90 days

**The Complaints Officer does not investigate complaints related to credit decisions, interest rates, service fees and matters that are in litigation. If a client decides to pursue legal action during the investigation, the Complaints Officer may also cease the investigation. The Complaints Officer does not offer legal or regulatory opinion or advice.*