

尊敬的客户：
Dear Customer:

非常感谢您对我行服务及产品提供宝贵的意见或建议。我行非常重视您的意见或建议，并努力做到公正及时的解决您的问题。

Thank you very much for providing valuable feedback or suggestion in terms of our service and products. We value your feedback or suggestion and endeavor to resolve your problem in fair and timely manner.

投诉受理： Complaint Receiving:

我行已设立投诉提交渠道（包括提交至[总行官网](#)、电话、电子邮箱、信函和我行营业网点，详情请见我行前台大厅处或者总行官网的投诉渠道信息）。请您通过上述指定渠道提供投诉基本信息及相关的投诉请求、主要事实和相关依据或书面材料（如有）¹，以便我们及时有效的予以处理。除以下几种情况之外，通过上述指定渠道提交的投诉，我行工作人员将在收到投诉之后 1 日之内向您发送投诉接收通知（周末和国家公立假日收到除外）。

- 通过上述指定官网提交的投诉；
- 投诉的跟进/沟通；
- 投诉立即得以解决，例如在同一天内解决；
- 我行不是主要投诉流程的领头方；

¹ 我行工作人员可能会视情况要求您作为投诉人提交的基本资料包括自然人或者其法定代理人姓名、身份信息、联系方式；法人或者其他组织的名称、住所、统一社会信用代码；法人或者其他负责人的姓名、身份信息、联系方式；由该法人/组织出具的授权委托书；法人或者其他组织投诉代理人的姓名、身份信息、联系方式。如果上述相关材料或信息已记录在本行，您则无需重复提供。

Our staff may ask you if necessary, as the complainant to provide basic information including the name, identity information and contact information of the natural person or the legal representative; the name, registration address and unified social credit code of the legal person or other organization; the name, identity information and contact information of the legal representative or the main person in charge; authorized entrustment letter issued by this legal person/organization; the name, identity information, contact information of the legal person's or other organization agent's. You are exempted to provide the aforementioned information/documents if the relevant information/document is recorded and existing in our bank.

We have established multiple complaint logging in channels (including submitting in [Commerbank Website \(Beijing\)](#), by telephone, by email, by mail and visiting our office, whose details are referred to the published complaint channel info in our office lobby). Please provide the basic information about the complaint, major fact and relevant evidence, or relevant written materials if applicable through the designated complaint submitting channels in order for us to timely and effectively process. Except below several circumstances, we will send you the Notice of Receipt within 1 day upon receiving the complaint submitted through the aforementioned designated channels (excluding receiving day falls on weekends and national public holiday).

- Complaint submitted via the above Commerzbank Website;
- Follow-up complaint / communication;
- The complaint was settled immediately, i.e. on the same day;
- Complaints in which Commerzbank Beijing Branch is not the procedural leader.

投诉处理:

Complaint Handling:

一般情况下，针对事实清楚、争议情况简单的投诉，我行在收到投诉之日起 15 日内处理完毕，由工作人员及时告知您处理进程和处理结果。

In general, regarding the complaint with clear facts and simple disputes, the handling will be completed by our bank within 15 days upon the receipt of the complaint. Our staff will timely inform you the handling progress and handling decision.

对于情况复杂的投诉，我行处理期限可能会延长至 30 日。针对情况特别复杂的或者有其他特殊原因的投诉，我行可能会延长至最晚不超过 60 日内处理完毕。对此，我行工作人员会及时告知您延长期限和延期原因直至处理结果。²

If the complaint is complex, our handling timeline may be extended to 30 days since the receiving date. Regarding the extreme complex complaint cases or cases with other special reasons, we will complete the handling not later than 60 days since the receiving date. Towards that our handling staff will timely contact and inform you the extended timeline, extension reason, till the handling decision.

² 处理过程中如需外部机构介入进行鉴定、检测、评估等工作的，该相关期限可不计入上述投诉处理期限，我行工作人员也会及时告知您。

During the handling process, if external agencies are required to conduct identification, testing and evaluation, the relevant period may not be included in the aforementioned complaint handling timeline. Our handling staff will also inform you timely.

如您在投诉处理期限内再次提出同一消费投诉的，我行可合并处理，如您提出新的事实和理由，处理期限自收到新的投诉材料之日起重新计算。

If you, as the complainant put forward the same complaint again within the period of handling the complaint, we may handle it jointly. If you, as the complainant put forward new facts and reasons, the period of handling shall be recalculated from the date of receiving the new complaint materials.

如您撤回投诉，投诉处理程序将在我行收到撤回申请当日终止。

If you as the complainant withdraw the complaint, the complaint handling procedure shall be terminated on the day when the Bank receives the withdrawal application.

投诉处理结果告知：

Informing the complainant about the handling result

一般情况下，我行通过电邮或信函来告知您有关投诉处理结果并征求您的反馈。如您希望或同意（经我行工作人员询问）的情况下，我行工作人员可予以口头答复，但在口头回复您之后 1 天内将补充电邮回复。

In general, we will inform you about the relevant complaint handling decision and procure your feedback by email or mail. In addition, we may provide you of the handling decision through oral reply only if you, as the complainant desires it or agrees to it (upon the enquiry by our handling staff). Towards that our staff will supplement the email reply of the handling decision within 1 day after oral replying to you.

欢迎您对我行的产品及服务提出宝贵的建议及意见，以便我们不断提升和改进客户服务水平。

You are welcomed to provide valuable feedback or suggestions in terms of our service and products to facilitate our constantly elevating and improving the customer service quality.

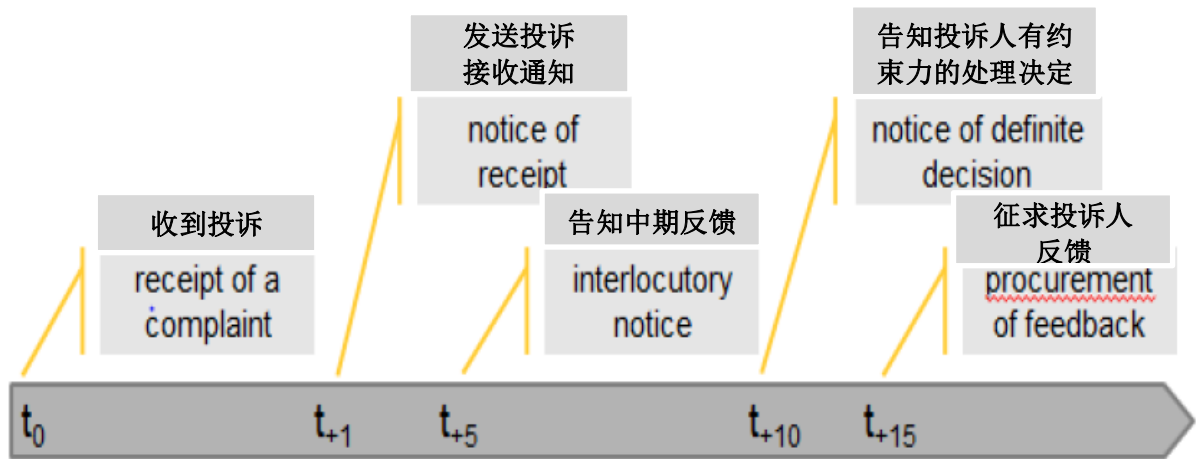


Diagram of the processing steps and corresponding deadlines

处理环节和相对应时效一览 *

Unit: Day 单位:天 (暨自然日)

*It's applicable to complaint with clear facts and simple disputes, the handling will be completed by our bank within 15 days since the receiving date. Regarding the handling timeframe for complex complaint and extreme complex complaint or complaint with other special reasons, please refer to the aforementioned chapter.

*此处理环节和相对应时效适用于事实清楚、争议情况简单的投诉，我行在收到投诉之日起 15 日内处理完毕。针对情况复杂的，特别复杂的或者有其他特殊原因的投诉处理时限，请参照前文相关章节。