

Complaints Handling Procedures – Goldman Sachs Asia Bank Limited, a restricted licence bank

How to make a complaint?

You may make a complaint to Goldman Sachs Asia Bank Limited (the "**Bank**") by email, telephone or letter. The written complaint should outline the facts, your concerns, what you are seeking from the Bank to resolve your complaint and how we may contact you.

You also have the option of making a verbal complaint. If you do so, we ask that you provide us information as detailed as possible, so we can investigate the matter without delay. Any complaint that you may have relating to our financial services may be addressed to us through the following channels:

By post:	68/F Cheung Kong Center, 2 Queen's Road Central, Hong Kong (Attention to Goldman Sachs Asia Bank Compliance)
By telephone:	(852) 2978-1000
By email:	gs-hkb-complaints@gs.com

Alternatively, you can also reach out to your Client Representative (if available).

Who will handle your complaint?

Any complaint received will be handled by a member of Goldman Sachs Asia Bank Compliance team or a designated person who was not originally involved in the matter giving rise to your complaint.

What are the timelines for responding to your complaint?

We will endeavour to acknowledge in writing receipt of your complaint within seven calendar days.

We shall ensure that you receive, no later than thirty days after the date on which the complaint is received, either:

- a) a full response (setting out the concerns raised in the complaint, results of the Bank's follow-up actions, whether the Bank (i) accepts the matters complained and (ii) offers redress, and, the review mechanism if new information is provided to the Bank); or
- b) an interim response which explains why we are not yet in a position to provide a full response, reasons for the delay and an indicative timeframe for a full response (usually not exceeding 60 calendar days).

What is our commitment to resolving complaints?

All complaints will be treated in confidence and processed strictly on a need-to-know basis, in accordance with the requirements under the Personal Data (Privacy) Ordinance (Cap. 486 of the Laws of Hong Kong).

If you are dissatisfied with our response, you may provide additional information to us in writing (by post or email) to enable us to review your complaint further.

Do you have any queries?

If you have any queries in relation to our internal complaint handling procedure, please contact your Client Representative or the Complaint Handling officer through the channels indicated in this document.

Goldman Sachs Asia Bank Limited