

Complaints Handling

At China Construction Bank we are committed to providing our clients with high-quality products and services. If you are dissatisfied with any aspect of our services, we encourage you to inform us so that we can review the matter promptly, fairly and transparently.

We view complaints as an opportunity to improve our services and strengthen our client relationships.

How to submit a complaint

- You may submit a complaint through your usual relationship contact or via the channels below:
- By Email: Admin@ch.ccb.com
- By Telephone: +41 (0)43 555 88 00
- By Post:

China Construction Bank Corporation, Beijing, Swiss Branch Zurich, Compliance Department,
Beethovenstrasse 33, 8002 Zurich, Switzerland

Information to include

To help us investigate your complaint efficiently, please provide:

- your name and company name
- relevant account or transaction details
- a description of your concern
- relevant dates and supporting documentation
- your preferred contact details

Our complaints handling process

Upon receipt of your complaint, we will:

- acknowledge receipt of your complaint promptly;
- review the matter independently and objectively;
- investigate the relevant facts and circumstances; and
- provide you with a response as soon as reasonably possible.

Where appropriate, we may contact you for additional information during our review.

Response timeframes

We aim to:

- acknowledge your complaint within 2 - 5 business days; and
- provide a final response as soon as reasonably possible, depending on the complexity of the matter.

If the investigation is expected to take more than two weeks, we will keep you informed of the status of our

review.

Swiss Banking Ombudsman

If we are unable to resolve your complaint to your satisfaction, you may contact the Swiss Banking Ombudsman, an independent information and mediation body for the Swiss financial industry.

Swiss Banking Ombudsman, Bahnhofplatz 9, P.O. Box, 8021 Zurich, Switzerland

Telephone: +41 43 266 14 14

Website: <https://bankingombudsman.ch/en/>

Confidentiality

All complaints are handled confidentially and in accordance with applicable Swiss legal and regulatory requirements.

13 August 2026