

J.P. Morgan Hong Kong – Complaint Handling Policy

J.P. Morgan operates a Complaint Handling Policy that aims to ensure all complaints are dealt with fairly, consistently, and promptly.

MAKING A COMPLAINT

If you are unhappy with any aspect of the provision of our products or services, please contact your J.P. Morgan team or our Client Experience Team:

- By post: JPMorgan Chase Bank, N.A., Hong Kong Branch at 29/F, Chater House, 8 Connaught Road, Central, Hong Kong.
- By telephone: JPMorgan Chase Bank, N.A., Hong Kong Branch at (852) 2800 9351.
- By email: ipb.client.experience@jpmorgan.com

Please provide your account number (where applicable), name, contact details and a brief description of your complaint.

HANDLING YOUR COMPLAINT

All complaints will be handled by our Client Experience Team, an independent department of J.P. Morgan not originally involved in the matter giving rise to your complaint.

We will acknowledge your complaint no later than seven calendar days upon receipt. We shall ensure that you receive, no later than thirty calendar days after the date on which the complaint is received, either:

- a final response (see below); or
- an interim response which explains why we are not yet in a position to resolve your complaint and indicate when we expect to be able to provide a final response.

If an interim response is sent, we will ensure that you receive a final response no later than sixty calendar days after the date on which the complaint is received. Our final response shall also inform you that, if you are dissatisfied with our response, you may refer your complaint to the Financial Dispute Resolution Centre ("FDRC") if the complaint meets the criteria defined by the FDRC.

ALTERNATIVE DISPUTE RESOLUTION

If you remain dissatisfied with our response, you may refer your complaint to the Financial Dispute Resolution Centre (FDRC) if your complaint meets the criteria defined by the FDRC. Further details including eligibility, can be found on their website: <https://www.fdrc.org.hk>. You can also contact the FDRC at:

- Address: Financial Dispute Resolution Centre, Room 408-409, 4/F, West Wing, Justice Place, 11 Ice House Street, Central, Hong Kong
- Telephone: (852) 3199 5100
- Email: fdrc@fdrc.org.hk

We endeavour to resolve all complaints efficiently and with minimum inconvenience to you. Throughout the investigatory process we aim to keep you up to date with our progress. We shall also cooperate fully with the FDRC, should you decide to refer your complaint to the FDRC for independent determination.

In connection with the distribution of investment products issued by third party service providers ("third party product"), J.P. Morgan is required to enter into a Financial Dispute Resolution Scheme process with you in respect of an eligible dispute (as defined in the Terms of Reference for the FDRC in relation to the Financial Dispute Resolution Scheme) arising between J.P. Morgan and you from the selling process or processing of third party product transactions. Any disputes arising from the contractual terms of the third party product should be resolved between the third party service provider and you directly.

QUESTIONS

If you have any queries in relation to our Complaint Handling Policy, please contact our Client Experience Team through the channels indicated at the beginning of this document.

J.P. Morgan Singapore – Complaint Handling Policy

J.P. Morgan operates a Complaint Handling Policy that aims to ensure all complaints are dealt with fairly, consistently, and promptly.

MAKING A COMPLAINT

If you are unhappy with any aspect of the provision of our products or services, please contact your J.P. Morgan team or our Client Experience Team through the following channels:

- By post: JPMorgan Chase Bank, N.A., Singapore Branch, 30/F CapitaSpring, 88 Market St, Singapore 048948
- By telephone: JPMorgan Chase Bank, N.A., Singapore Branch: (65) 6882 8616.
- By email: ipb.client.experience@jpmorgan.com

Please provide your account number (where applicable), name, contact details and a brief description of your complaint.

HANDLING YOUR COMPLAINT

All complaints will be handled by our Client Experience Team, an independent department of J.P. Morgan not originally involved in the matter giving rise to your complaint.

We will acknowledge your complaint within a reasonable timeframe. We shall ensure that you receive the following communications during the investigation process:

- a final response (see below); or
- an interim response which explains why we are not yet in a position to resolve your complaint and an indication as to when we expect to be able to provide a final response

If an interim response is sent, we will maintain communication with you until you receive a final response.

ALTERNATIVE DISPUTE RESOLUTION

JPMorgan Chase Bank N.A. (Singapore Branch) has subscribed to the Financial Industry Disputes Resolution Centre Ltd (FIDReC). If you remain dissatisfied with our response, you may refer your complaint to FIDReC if it meets the eligibility criteria set out by FIDReC. Please refer to the following link for eligibility criteria and the scope of complaints under FIDReC's jurisdiction: <https://www.fidrec.com.sg/knowledgebase/article/KA-01131>

For additional information regarding FIDReC, please visit the following link: <https://www.fidrec.com.sg/>

You can also contact the FIDReC at:

- Address: Financial Industry Disputes Resolution Centre, 36 Robinson Road #15-01, City House, Singapore 068877
- Telephone: (65) 6327 8878
- Email: info@fidrec.com.sg

We endeavour to resolve all complaints efficiently and with minimum inconvenience to you. Throughout the investigatory process we aim to keep you up to date with our progress. We shall also cooperate fully with the FIDReC, should you decide to refer your complaint to the FIDReC for independent determination.

QUESTIONS

If you have any queries in relation to our Complaint Handling Policy, please contact our Client Experience Team through the channels indicated at the beginning of this document.