

Talk to us about your complaint

We want to hear from you

It is important to us that we continue to improve our services and products and provide you with the experience you expect.

In the event that you feel you have received unsatisfactory service, and wish to log a complaint, please contact us through one of the channels outlined below and we will do our utmost to resolve your complaint in a fair and timely manner.

How to contact us

The easiest way to contact us is over the phone. You can reach us on **phone +852 2101 2691**, on **facsimile +852 2101 2000** or via relationship manager. Alternatively, you can contact us by email at **compliancehk@gruposantander.com**.

You may also contact us by post at:

**10/F, Two International Finance Centre,
8 Finance Street, Central,
Hong Kong**

Please be sure you include your name, your company name and contact details (e.g. a daytime telephone number, address, facsimile or email address etc.) so that we can contact you to discuss your complaint. We also accept anonymous complaints. However, you may wish to be aware of that the below arrangement will not apply if your complaints are anonymous.

We are provisionally registered with the U.S. Commodity Futures Trading Commission as a non-U.S. swap dealer. For any complaints related to Dodd-Frank Act, you may also refer to this [website](#) for more information.

What happened next?

We are committed to doing our utmost to resolve your complaint in a fair, timely and strictly confidential manner. This may require further contact for more information, or even more time than expected to complete through an investigation. You will, however, be kept fully informed throughout the process.

If your complaint cannot be resolved within 1 business day following the day of receipt, we will send you an acknowledgement receipt of the complaint within 7 calendar days, together with the name or job title and contact details of the person who handles your complaint.

For all the complaints, it may take us up to 30 calendar days from investigation to resolution. We will send you a

final response, outlining relevant details and our decision, including any further steps we are taking towards a resolution. You will be informed of the process of our investigation and any further action required. However, in the event of exceptional circumstances, this may extend up to 60 calendar days. If this is the case, you will receive a response in between notifying you with the reason for such delay and the expected date for final response.

Using a solicitor or a claims management company or a third-party firm to make a complaint

The use of a third-party, such as a solicitor or claims management company will not affect our investigation, however, you may wish to be aware that:

- We will not charge you to investigate your complaint.
- We will not be liable for any fees that you may be charged by a third party to handle your complaint.
- If we pay money to you as part of the resolution to your complaint, we will pay this directly to you as our customer.

Following our response to you

If you do not agree with the result of our investigation, you may choose to contact us through the channels outlined above. Alternatively, you may wish to refer your complaint to the Hong Kong Monetary Authority ("HKMA") or the Financial Dispute Resolution Centre ("FDRC").

HKMA

HKMA will follow up on each complaint case, and requires the bank concerned to handle the complaint properly and provide a reply to you. Please find out more information about how to refer a complaint to HKMA at <https://www.hkma.gov.hk/eng/smart-consumers/complaints/complaints-about-banks/>.

FDRC

FDRC is an independent and impartial organization administering the Financial Dispute Resolution Scheme ("FDRS") which requires financial institutions that are members of the FDRS to resolve monetary disputes with their customers through mediation and/or arbitration. All financial institutions authorized by the HKMA are members of the FDRS. You can find out more information about how to refer a complaint to FDRC at their website <https://www.fdr.org.hk>.

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Hong Kong Branch

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A public limited liability company incorporated in Spain