

UNITED OVERSEAS BANK LIMITED RESOLVING YOUR COMPLAINT

United Overseas Bank Limited is committed to maintaining a strong and mutually-satisfying relationship with every customer.

Should an occasion arise where you are not satisfied with (i) a product or service offered, sold or provided by us or (ii) the manner in which a product or service is offered by us, we would like you to inform us immediately. You may discuss any problem or issue that is of concern to you with our staff at our office or telephone us at 604-662-7055. If you prefer to tell us about your problem in writing, you have the following options:

Mail: 2400-650 West Georgia Street
Vancouver, B.C.
V6B 4N9, Canada

Fax: 604-662-3356

Email: UOB.Vancouver@UOBgroup.com

(Please include your full name, address and telephone number on your email.)

We will take responsibility for your complaint at the point where the problem occurs. We will acknowledge your complaint and provide a copy of our complaint-handling brochure. We will attempt to resolve your complaint within 14 days of receiving it. If we are unable to do so, we will refer your complaint to our Complaint Liaison Officer, who will take responsibility for resolving your complaint. The Complaint Liaison Officer will keep you informed and provide a written response to your complaint. If we are still unable to resolve your complaint, we will refer your complaint to the Country Manager, who will review your complaint and provide a written response to your complaint. If we are unable to resolve your complaint within 56 days, or if you are not satisfied with the resolution we offer, you may also contact the Ombudsman for Banking Services and Investments (OBSI).

If your complaint is *not related* to the Bank Act consumer provisions, you may contact the Ombudsman for Banking Services and Investments (OBSI) by:

Mail: Ombudsman for Banking Services and Investments
P.O. Box 890, STN Adelaide
Toronto, Ontario
M5C 2K3

Toll-free fax: 1-888-422-2865

Email: ombudsman@obsi.ca

(Please include your full name, address and telephone number on your email.)

The OBSI can also be contacted by toll-free telephone number at 1-888-451-4519.

Please visit www.obsi.ca for more information about OBSI.

If your complaint *relates* to the Bank Act consumer provisions, you may contact the Financial Consumer Agency of Canada (FCAC).

FCAC supervises federally-regulated financial institutions, such as United Overseas Bank Limited to ensure they comply with federal consumer protection laws. The FCAC also helps educate consumers and monitors industry codes of conduct and public commitments designed to protect the interests of consumers.

Federal consumer protection laws affect you in a number of ways. For example, financial institutions must provide you with information about their fees, interest rates, cost of borrowing and complaint handling procedures.

You can reach FCAC by:

Telephone: 1 866 461-2232, en français
1 866 461-3222

Web Site: www.fcac-acfc.gc.ca

By Writing: Financial Consumer Agency of Canada
6th Floor, Enterprise Building
427 Laurier Ave West
Ottawa, ON K1R 1B9

The FCAC will determine whether the financial institution is in compliance. It will not however, resolve individual consumer complaints.

Annual Disclosure – Statistics for Calendar Year 2022

- a) the number of complaints that the most senior designated employee dealt with in the year, including the number of complaints Resolved or Closed: 0
- b) the average length of time taken to deal with those complaints, from the first interaction with the complainant to the date on which the complaint was Resolved or Closed: N/A
- c) the products or services to which the complaints related: N/A
- d) a description of the nature of the complaints: N/A
- e) the number of Resolved complaints: 0