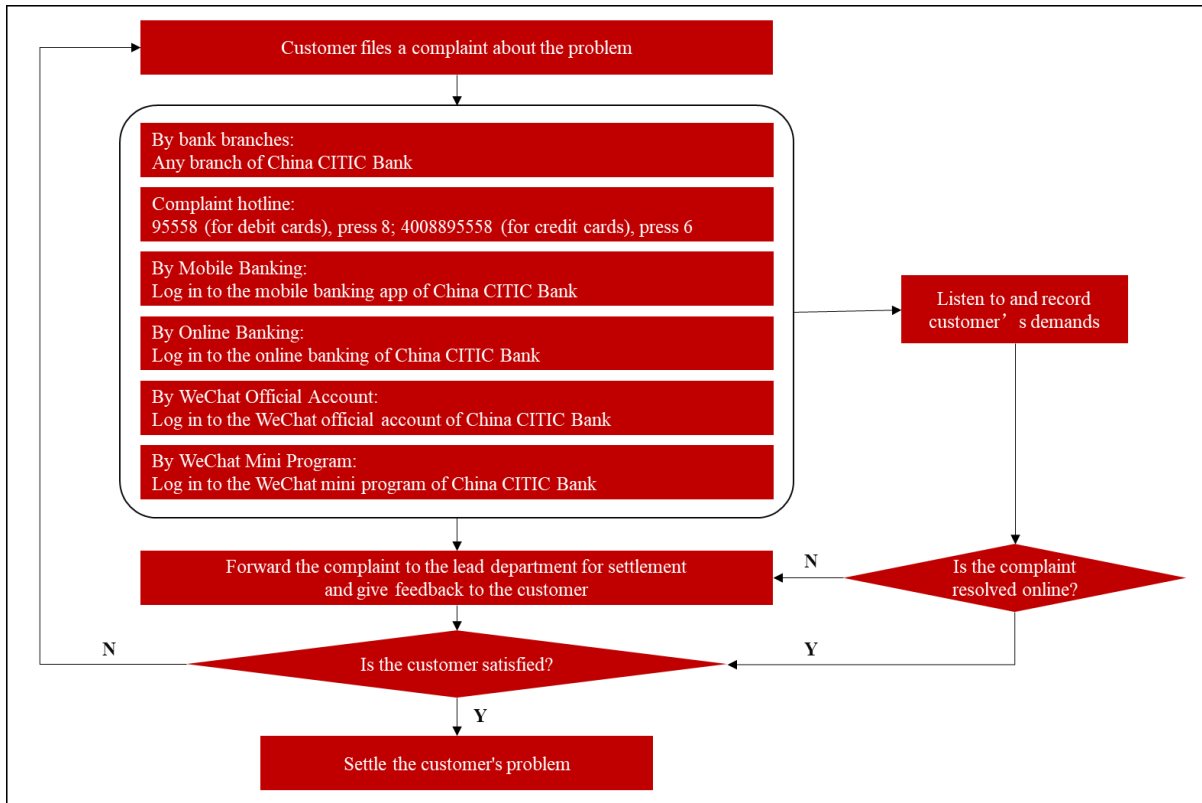


Consumer Complaint Handling

I. Complaint Handling Process in China CITIC Bank



1. For any consumer complaints with clear facts and simple disputes, we will make a decision on how to handle the complaint and inform the complainant within 15 days from the date when the complaint is received.

2. If the complainant disagrees with the result of complaint handling, he/she can escalate the complaint for review in writing to the higher-level organization of the complaint handling institution within 30 days from the date

when the decision is received. If there is still any objection to the review decision, the complainant can escalate the complaint to the superior organization of the complaint handling institution for further review step by step.

3. The review institutions at all levels shall review the process, deadline and results of consumer complaint handling, and make a review decision and inform the complainant within 30 days from the date when the review application is received.

4. If the complainant is not satisfied with and rejects to accept the complaint handling result, the complaint handling institution shall have the complainant informed that he/she can apply for mediation to a financial consumer dispute resolution organization or resolve the dispute through arbitration or litigation or by other means.

II. Organizational Structure of Complaint Management

The Board of Directors of China CITIC Bank is the supreme decision-making body for consumer rights protection in China CITIC Bank, and bears the ultimate responsibility for consumer rights protection. Under the Board of Directors, the Consumer Rights Protection Committee (CRPC) is established to guide and supervise the management of

consumer complaints in accordance with regulatory requirements and market changes and based on the status of consumer rights protection. CRPC shall oversee the comprehensiveness, timeliness and effectiveness of complaint management conducted by senior management and specialized consumer protection departments, hold regular CRPC meetings to review relevant work reports, including complaint management, from senior management and consumer protection departments, and make inquiries on complaint handling-related matters. Furthermore, CRPC shall also require the branches with high volumes of complaint to analyze the substantive root causes, and follow up the implementation of subsequent rectification measures.

The Wealth Management Department and Credit Card Center of China CITIC Bank have established Customer Service Centers respectively, responsible for handling complaints related to debit card and credit card services. The internal inspection mechanism is set up for the handling of customer complaint cases. In such mechanism, the entire process is monitored from such five aspects as service etiquette, standard service expressions, purpose of the call, accuracy and proficiency in answering questions, and risk awareness

operation. Various monitoring indicators are assigned scores, and the handling of customer complaint are scored based on the quality of responses, which is considered in the performance evaluations.

The Audit Department of Head Office shall perform special audits of complaint status in Head Office and all branches on an annual basis.