

## How to resolve concerns and complaints at BMO – Talk to us

We have created a process for dealing with client concerns and complaints that we believe is both effective and efficient. We expect every BMO employee who receives a client complaint to take ownership, and ensure that the complaint is resolved in a timely manner. If you have a complaint concern, we encourage you to follow the complaint procedures outlined here.

### Step 1

#### Employee/ Manager where you do business with us

In most cases, a concern or complaint can be resolved simply by discussing it with the Bank. You should be able to get swift results by talking to the BMO employee responsible for your account. If they can't resolve the problem to your satisfaction, you can refer the matter to the Head of Business.

### Step 2

#### Chief Compliance Officer, BMO Hong Kong Branch

If your complaint has not been resolved to your satisfaction in Step 1, you may contact that Chief Compliance Officer of BMO Hong Kong Branch through the following channels. All matters referred will be acknowledged within 7 days and response will be given after careful investigation, usually within 30 days.

Address: **BMO Hong Kong Branch**  
Suites 2806-2809,  
Level 28, Three Pacific Place  
1 Queen's Road East, Wan Chai,  
Hong Kong

Telephone: (852) 3716-0960

Email: [dlhkcompliance@bmo.com](mailto:dlhkcompliance@bmo.com)

### Step 3

#### **Dispute resolution service**

If we are not able to resolve your complaint together with you through our internal resolution process, you may contact the local regulator's dispute resolution service. Clients of our Hong Kong branch who are Eligible Claimants may refer a complaint to the Financial Dispute Resolution Centre (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: [fsrd@fdrc.org.hk](mailto:fsrd@fdrc.org.hk)

#### **Do you have any queries?**

If you have any queries in relation to our internal complaint handling procedure, please contact your Client Representative or through the channels indicated in this document.