

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 or 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 the Business.

Step 2

Head of Compliance, BMO Hong Kong Branch

If your complaint has not been resolved to your satisfaction in step 1, you may contact the Head of Compliance, BMO Hong Kong Branch. All matters referred will be acknowledged within 7 days and a response will be given after careful investigation, usually within 30 days. You may contact the Head of Compliance, BMO Hong Kong Branch at:

Address: **BMO Hong Kong Branch**
36th Floor, One Exchange Square
8 Connaught Place, Central
Hong Kong

Attn: Head of Compliance

Telephone: (852) 3716-0888

Fax: (852) 2810-4520

E-mail: dlhkcompliance@bmo.com

Step 3

Dispute resolution service

If you are not satisfied with the decision of the Head of Compliance, BMO Hong Kong Branch, you may contact your local regulator's dispute resolution service. All clients of our Hong Kong branch who are individuals or sole proprietors may refer a complaint to the Financial Dispute Resolution Centre (FDRC) at:

Address: Financial Dispute Resolution Centre
Unit 3701-4, 37/E, Sunlight Tower,
248 Queen's Road East, Wanchai, Hong Kong

Telephone: (852) 3199-5100

Fax: (852) 2565-8662

E-mail: fdrc@fdrc.org.hk

閣下如對滿地可銀行(「BMO」)有所疑慮及投訴 – 請向本行提出。

本行已設立一套實際而有效率的程序，處理客戶的關注及投訴。每位接獲客戶投訴的 BMO 員工，將就此跟進並盡快解決。若閣下有任何投訴及疑慮，敬請按照以下程序提出。

第 1 步

為閣下處理業務的僱員 / 經理

在大部份情況下，只需與本行商討，即可解決有關投訴或疑慮。閣下可透過負責閣下戶口的 BMO 僱員商討，應可迅速解決問題。若他們未能圓滿解決問題，閣下可以將有關問題轉介至 BMO 有關業務主管。

第 2 步

BMO 香港分行合規部主管

若閣下之投訴未能在第 1 步獲得圓滿解決，閣下可聯絡 BMO 香港分行合規部主管。對於所有轉介的投訴，將於七日內認收，並一般於三十日內經詳細調查後，作出回應。BMO 香港分行合規部主管的聯絡資料如下：

地址：BMO 香港分行
香港中環
康樂廣場 8 號
交易廣場一座 36 樓
合規部主管

電話：(852) 3716-0888
傳真：(852) 2810-4520
電郵：dlhkcompliance@bmo.com

第 3 步

糾紛調解服務

若閣下不滿 BMO 香港分行合規部主管之決定，可聯絡閣下當地的糾紛調解服務之監管機構。於本行香港分行持有個人或獨資經營者賬戶的所有客戶，可把投訴轉介致金融糾紛調解中心 (FDRC)。

地址：金融糾紛調解中心 (FDRC)
香港灣仔皇后大道東 248 號
陽光中心 37 樓 3701-04 室

電話：(852) 3199-5100
傳真：(852) 2565-8662
電郵：fdrc@fdrc.org.hk