

## COMPLAINT POLICY

It is our intention to provide you with a high level of customer service at all times. If there are occasions when we do not meet the standards you would expect of us, the procedure below explains what you should do and how the complaint will be handled.

All complaints, whether received in writing or verbally, should be marked for the attention of the Management Team and/or Compliance Officer, which upon receipt will be entered in the Complaints Register. If you wish to register a complaint, please contact us:

**By Mail:** The Operations Director  
Business Class Group Limited  
Level 15/16  
The Hong Kong Club Building  
3A Chater Road  
Central  
Hong Kong

**By Mail:** [compliance@businessclassgroup.com](mailto:compliance@businessclassgroup.com) (For the attention of the Operations Director)

**By Phone:** +852 2168 0626

Your complaint will be handled by a member of our management team who works independently of those who you originally dealt with. Our investigation will include review of all records held and discussion with all of the people involved. All complaints, including copies of all correspondence, will be kept in a confidential file and formally recorded in our Complaints Register which is maintained by the Compliance Officer.

1. We will acknowledge receipt of your complaint and will endeavor to resolve the situation to your satisfaction within 48 hours.
2. In the event that the complaint relates to activities or services provided by another party, the complaint letter will be immediately forwarded to the other connected party.
3. Where this is not possible, our formal complaints procedure will begin.
4. Within 5 working days, we will write to advise you who is dealing with your concerns. Where possible, we will also attempt to address your concerns within this period.
5. If our investigations take longer, we will provide you with a full response within 4 weeks or explain our position and provide timescales for a full response and findings.
6. In any event, we aim to have satisfactorily addressed your concerns within eight weeks and provide you with a written reply.
7. We will consider the matter closed if you do not respond to the final response letter within 8 weeks.