

CATHAY UNITED BANK – HO CHI MINH CITY BRANCH
HANDLING CONSUMER BANKING CUSTOMER ENQUIRIES PROCESS

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I. Handling Customer Enquiries Process

1. General Process map



2. Description

Cathay United Bank – Ho Chi Minh City Branch (“the Bank”) will appoint Customer Service Staff to be fully responsible for investigation and resolution of all enquiries.

- Customer apply Enquiries: Customer Service Staff have to brief summary of the request.
- Customer Service receive the enquiries: Customer Service Staff collect customer enquiries.
- Customer Service identify Customer: Customer Service Staff perform Customer identification.
- Customer Service reply to Customer: Customer Service Staff provide the answers for enquiries after checking information.
- End: Customer agree with Customer Service staff’s responses.

(*) The Bank is responsible for notifying consumers of the receipt of feedback, requests, and complaints from consumers within 03 working days from the date of receiving such feedback, requests, or complaints.

3. Principles for Handling Vulnerable Consumers Enquiries

To be given priority, the vulnerable consumers have to inform Customer Service staff of their private situation. Simultaneously, vulnerable consumers have to show evidence or document proving that he/she is a vulnerable consumer and his/her rights are infringed. The method of sending evidence/proof to the Bank must be validated and ensure its accuracy.

The Bank will provide a solution based on the vulnerable customer’s condition.

Vulnerable consumers right shall be protected as follows.

- Vulnerable consumers shall have their consumers’ rights protected in accordance with regulations of this Law on Protection of Consumer’ Rights and rights and priority policies protected under other relevant regulations of law.
- The Branch shall have the initiative and responsibility to implement relevant principles to support vulnerability.
- If any vulnerable consumer makes a request for protection enclosed with evidence or document proving that he/she is a vulnerable consumer and his/her rights are infringed upon, the Branch shall give priority to the receipt and processing thereof and shall not transfer such request to a third party, unless that third party has related obligations. In case of refuse to process the vulnerable consumer's request, the Branch shall give a written response via email or postal service.

- Branch shall compensate vulnerable consumers for any damage in accordance with civil legislation in case of delaying receiving or processing, refusing to give priority to receiving or processing or refusing to receive or process consumer's requests, only if customers show enough evidence, material about their vulnerability.

- When there is enough basis to verify and confirm that this is a vulnerable consumer according to the Bank's internal assessment for each specific situation, based on the reasonableness and legality of the documents, evidence provided by customers, the Bank will have the following responsibilities when resolving requests and complaints of vulnerable consumers.

a) Ensuring the exercise of the rights of vulnerable consumers in the process of resolving requests and complaints about the Bank's products and services according to the provisions of law;

b) Apply mechanisms to resolve complaints and disputes according to the provisions of law suitable for each vulnerable consumer;

c) Always receive and resolve protection requests from vulnerable consumers despite differences in language, writing, customs and practices;

d) Do not discriminate, discriminate, or take advantage of vulnerable factors to violate the legitimate rights and interests of consumers in the process of resolving requests and complaints.

4. Channel for receiving requests and complaints of the Bank: including

(i) Contact and mailing address at Floor 19, Lim Tower 3, 29A Nguyen Dinh Chieu, Da Kao Ward, District 1, Ho Chi Minh City, Vietnam;

(ii) Hotline phone number: [028.3622.6836];

(iii) Email: contact.CUB@vn.cathaybk.com;

(iv) Facebook messages at Cathay United Bank;

(v) Bank's Mobile App;

(vi) Bank's Website;

(vii) Other communication methods at the sole discretion of the Bank from time to time, through which the Customer and the Bank contact, exchange information, send and receive notices related to the Contract in an official channel. In case there is any change in the Bank's channel for receiving requests and complaints (for example: change of email address, hotline phone number, website address), the Bank will notify Customers in advance of this change.

5. Publicizing

This process and the updated version is publicly posted in a visible location at the headquarters, Floor 19, Lim Tower 3, 29A Nguyen Dinh Chieu, Da Kao Ward, District 1, Ho Chi Minh City, Vietnam, and posted on the Bank's Website/Application. Customer is recommended to regularly visit the Bank's website and CUB Vietnam application to check this process and updates.