# 組合式商品金融消費糾紛處理流程 Structured Product Financial Consumer Dispute Resolution Process

### 本行受理組合式商品金融消費糾紛事件之方式及受理窗口如下:

The method for accepting structured product financial consumer dispute events and the acceptance window of our bank are as follows:

一、數位金融處(客服中心):受理客戶直接以電話、電子郵件或書面 申訴之案件。

Digital Banking Division (Customer Service Center): Accepting complaint cases filed by customers via telephone, email or in writing directly.

#### 二、 秘書處:

Secretariat Division:

(一) 受理主管機關(泛指銀行公會、民意代表、金融監督管理委員會、消費者保護官等,以下同)轉知之客戶申訴案件。

Accepting customer complaint cases forwarded from the competent authorities (generally referring to the Bankers Association, elected representatives, Financial Supervisory Commission, consumer protection officers etc., same for below).

(二)受理財團法人金融消費評議中心(以下稱評議中心)透過「申訴暨評議案件管理系統」轉知有關銀行業務之客戶申訴案件,並按申訴案件内容派分業務主管處負責處理。
Accepting customer complaints related to bank's services forwarded from the Financial Ombudsman Institution (referred to as "FOI") through the "Complaint and Assessment Case Management System", and distributing to the division in charge of the service for handling according to the content of the complaint case.

## > 處理流程、進度查詢及處理時效

#### Handling Process, Progress Inquiry and Handling Time

本行受理組合式商品金融消費糾紛事件後,應即時聯繫客戶,主動瞭解客戶訴求及爭議成因等,並回覆客戶處理進度及處理結果,俾妥善解決組合式商品金融消費糾紛;客戶亦得向客服中心查詢組合式商品金融消費糾紛之處理進度及處理結果。

After accepting a structured product financial consumer dispute event, our bank shall contact the customer immediately, actively understand the customer demand and dispute cause etc., and shall respond the handling progress and handling result to the customer, in light of properly resolving the structured product financial consumer dispute. Customers may also contact the customer service center to inquire the handling progress and handling result of the structured product financial consumer dispute.

組合式商品金融消費糾紛處理流程 SOP

#### 轉知權責單位處理 Forward to inform responsible unit for handling the case 權責單位應於 3 日內,將連絡處理情形載明於追蹤表 權責單位應於 30 日內,將處理結果回覆客戶,副知評議 後,正本回復受理窗口備查,影本轉知副知單位 中心,並於評議案件管理系統辦理登錄 The responsible unit shall indicate the handling status on the The responsible unit shall provide response on the handling follow-up form within 3 days, followed by submitting the result to the customer within 30 days, and a duplicate copy original copy to respond to the receiving window for shall be submitted to the FOI, and register the case in the recordation, and a duplicate copy is submitted to the unit Ombudsman Case Management System Yes Yes 客戶接受處理結果 客戶接受處理結果 結案 Customer accepts the Customer accepts the Case closure handling result handling result No 金融消費者於 60 日內向評議中心申請評議 Financial customer applies for ombudsman service with the FOI within 60 days 評議中心試行調處 FOI seeks to institute mediation proceedings 結案 調處成立 Mediation Case closure proceedings sustained 客戶可循訴 ·定額度以下之評議決定:本行應 評議決定 訟或其他途 評議 接受 **下拘束本行** 徑救濟 評議中心作成評議決定 不成立 or an ombudsman decision under a Our bank is Customer FOI makes an ombudsman decision ertain amount; our bank shall accept Ombudsmar not bound 評議成立 can seek such decision by the decision litigation or Ombudsman mbudsma failed other 定額度以上之評議決定:若客戶 decision decision remedies 願縮減至一定額度,本行亦應接受 客戶接受評議決定 sustained or an ombudsman decision above a Customer accepts the ertain amount: if the customer ombudsman decision grees to reduce to a certain amount, our bank shall also accept such lecision after reduction 本行每半年將彙整分析申訴類型、原因,研擬因應改善措施,並作成金融消費爭議案件分析報告 Our bank summarizes and analyzes the complaint type and cause semi-annually, establishs responsive improvement measures, and prepares financial consumer dispute case analysis report 提報董事會報告

### > 資料保存

#### **Document Preservation**

本行受理組合式商品金融消費糾紛事件結案後,其相關文件資料應至少保存 5 年以上。 After a structured product financial consumer dispute event accepted by our bank is closed, its relevant documents shall be preserved for at least 5 years.

Report to board of directors' meeting