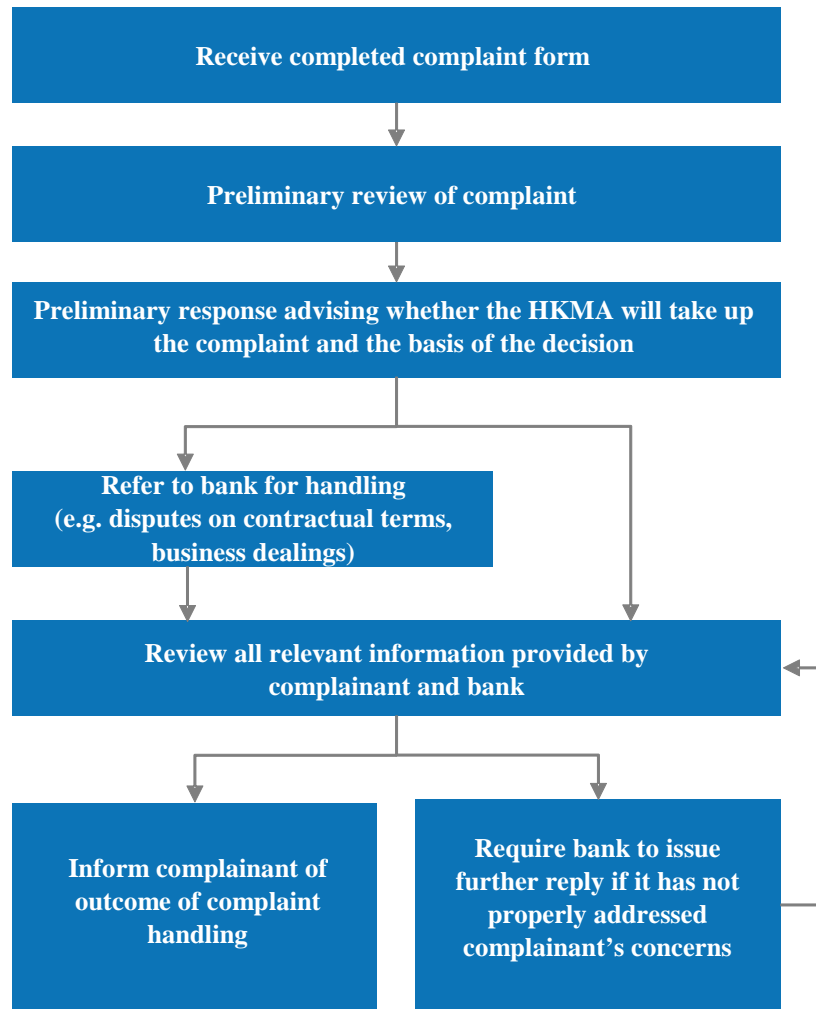




Flowchart of the Complaints Handling Process



Note: The above flowchart aims to provide a simple illustration of the HKMA's handling of complaints about banks and does not cover all scenarios.