

Fundamental Consumer Rights

Consumer Rights	Products	Personnel or Procedure
1. The right to receive correct and accurate information	<ul style="list-style-type: none"> • Consumers have the right to receive a clear explanation of the differences between the Bank's main products, securities and insurance products. • Consumers are entitled to receive information about products, risks and returns such as APR (Annual Percentage Rate) or IRR (Internal Rate of Return) and related assumptions. The display of returns must comply with regulations as determined by the regulators of each product. • Advertisements and/or marketing materials provided to consumers must be accurate and correct. 	<ul style="list-style-type: none"> • Consumers must receive documents that summarize important information (Fact Sheets) for their consideration when they receive offers for securities and insurance products. Fact sheets must include special features and product risks described in simple, clear and easy language, to enable consumers to make informed decisions in deciding whether or not to buy a product. This is in adherence with the rules of the Securities and Exchange Commission (SEC), or the Office of Insurance Commission (OIC).
2. The right to freedom of choice in deciding whether or not to buy financial products and services	-	<ul style="list-style-type: none"> • Consumers have a complete freedom of choice when deciding whether or not to invest in securities and insurance products. • Consumers have the right to refuse to buy securities and insurance products which are offered in conjunction with the Bank's other products. The Bank must give the consumer the right to choose whether or not to buy such products. • Consumers have the freedom of choice to give or refuse their consent to use of their personal information, in a "consent letter", which is a separate document from any contract to purchase securities or insurance products.
3. The right to submit complaints	-	<ul style="list-style-type: none"> • Consumers have the right to file a complaint at any branch of the Bank which is a point of sale for securities and insurance products. That branch will subsequently provide a confirmation letter, as evidence of their receipt of the complaint. • Consumers can contact the Bank's call center to gain additional information, so that they can fully understand the product.
4. The right to receive compensation for damage caused	-	<ul style="list-style-type: none"> • Consumers have the right to receive an appropriate level of compensation, if it can be proved that the Bank failed to adhere to a good standard of practice in its product offering procedure, which either intentionally or through a lack of care, caused damage to the consumer.

This fundamental consumer rights table assumes that consumers understand that investment in securities or insurance products is not the same as a deposit. It assumes that consumers are aware that there is the risk that they will not receive their money back in full when redeeming the investment or canceling the policy (i.e. that the principal sum is not guaranteed).