

**International Underwriting  
Administration Limited (“IUAL”)**

**Complaints Policy (English Version)**

**Complaints hotline: +852 2521 1029.**  
**Complaints email: [ual@iuahl.com.hk](mailto:ual@iuahl.com.hk)**  
**Complaints may also be made in writing by post to IUAL's office.**

All conversations on the **Complaints hotline** of IUAL are recorded and recordings are kept for seven years. The dedicated **complaints email** is recorded and records are kept for seven years. The complaints hotline accepts calls in English, Putonghua and Cantonese.

**Complaints policy**

IUAL believes in responsible lending and will seriously and properly handle all complaints from its customers.

The company's loan approval officer on duty is the designated front line staff responsible for handling all complaints on a personal basis. All complaints are reviewed by a member of the Board of Directors of IUAL and ensure that a prompt reply is given to the complainant.

IUAL will communicate with the complainant in writing within seven (7) days of receiving the complaint. IUAL shall then investigate all complaints in a thorough manner and provide feedback to customers normally within four (4) weeks, counting from the first day the complaint is received either by way of telephone on a recorded line or in writing.

**Money Lenders License No.: 1273/2025**

Last updated: 15 November 2025

**國際承保管理有限公司**

**(下稱「本公司」)**

**客戶投訴措施 (中文版)**

**投訴熱線電話: +852 2521 1029.**  
**投訴電子郵箱: [ual@iuahl.com.hk](mailto:ual@iuahl.com.hk)**  
**閣下亦可通過郵寄方式遞交書面投訴。**

請注意：處理投訴之熱線電話號碼會被錄音，而本公司將保留該等錄音 7 年，以便處理及跟進投訴。處理投訴之電子郵箱之電子郵件亦會在本公司系統保存 7 年。本公司以英語、普通話及廣東話提供投訴熱線電話服務。

**投訴處理措施**

本公司謹守合法合規之貸款業務原則，並會謹慎及妥善處理所收到的每個投訴。

投訴之前綫主要責任人為本公司辦公時間時收到相關投訴之當值貸款審批主任。所有經處理之投訴，均必須由本公司董事會成員親自進行複核，並確保儘快回覆投訴人。

本公司會在收到投訴之後 7 個工作天內聯絡投訴人，隨後會詳細調查每一宗投訴，並爭取在 4 個星期內回覆投訴人。

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