

Global Markets Complaint Handling Principles

Canada



Canada Global Markets Complaints Handling Principles

1. Introduction

1.1. At HSBC, we are committed to providing you with the best customer experience we can. We encourage you to let us know, as soon as possible, whenever our products or services do not meet your expectations so we may promptly address your concerns.

1.2. In the event that you have a complaint about the quality of the products or services which HSBC supplies to you, or if you would like to receive further information concerning HSBC's complaints handling processes, you may speak to your usual HSBC representative or send an e-mail to: global_banking_&_markets_compliance_canada@hsbc.ca.

Complaints can also be addressed directly to our Regulatory Compliance department:

70 York St., 7th Floor
Attn: Head of GBM Regulatory Compliance
Toronto, ON M5J 1S9
Canada

1.3. Our key principles are:

1.3.1. Clients and potential clients can submit complaints free of charge.

1.3.2. We aspire to acknowledge complaints promptly on receipt and to have resolved complaints within 20 working days.

1.3.3. We work in partnership with clients to resolve concerns in a consistent and fair manner.

1.4. Complaints are handled in line with the [HSBC Bank Canada Resolving Your Complaints brochure](#) and Global Banking & Markets (GBM) Complaint Handling Policy. This disclosure sets out details of the GBM Complaints Handling Policy.

2. Frontline resolution

2.1. Where appropriate and possible, we aim to provide resolution via the first person to whom you escalate the issue. This may be a member of a product client service team or your Relationship Manager.

2.1.1. We must acknowledge all written client complaints.

2.1.2. We must convey the results of the investigation of a client complaint to the client in due course.

2.1.3. Client complaints involving the sales practices of the firm, its partners, Directors, Officers or employees must be in writing and signed by the client and then handled by sales supervisors or compliance staff.

2.1.4. Copies of all such written submissions must be filed with our compliance department.

2.1.5. We will ensure that Registered Representatives and the Supervisors are made aware of all complaints filed by our clients.

2.1.6. We will explain the outcome of your complaint and the actions we have taken, and will maintain an orderly record of complaints together with follow-up documentation for the past two (2) years.

2.2 Where we are unable to resolve the issue immediately, we will work with you until the issue is resolved. We will provide you an indicative timeline for the resolution and provide regular progress updates. In the unlikely event we are unable to close the issue to your satisfaction you have the option to follow the Alternative Dispute Resolution mechanism, outlined for the specific HSBC entity you have been discussing the issue with.

3. Alternative Dispute Resolution mechanisms

3.1. If you are not satisfied with HSBC's response, you have the option to bring your complaint to the following financial industry regulatory bodies:

- IIROC:
<https://www.iroc.ca/investors/makingacomplaint/Pages/default.aspx>
- British Columbia Securities Commission:
<https://ca.research.net/r/bcsc-complaint-form>
- Financial Consumer Agency of Canada (FCAC):
<https://www.canada.ca/en/financial-consumer-agency/services/complaints/handle-complaint.html>