HSBC France ("HSBC") is a member of the HSBC Group, the ultimate holding company of which is HSBC Holdings plc. HSBC France Global Banking and Markets ("GBM") is the business line providing financial solutions to government, corporate and institutional clients, which is made of two divisions:

- "Global Markets" is the financial markets sales and trading division within GBM. HBFR Global Markets specialises in foreign exchange, credit and rates, structured derivatives and debt markets.
- "Global Banking" is made up of teams in charge of client relationship management (corporates, financial institutions and public sector entities) and product experts: Mergers & Acquisitions, structured finance, debt (DCM) and equity (ECM) capital markets, infrastructure and real estate financing, leverage and acquisition finance, asset finance.

HSBC France GBM is committed to act in its clients’ best interest and provide them with the best customer experience. Consequently, as difficulties may arise in relation to the provision of investment services, HSBC France GBM has adopted arrangements to enable the handling of complaints in a fair, clear and harmonised manner for all its clients.

For the purpose of this policy, a complaint should be understood as any written or oral statement, received through any recordable means, and acting the dissatisfaction of a client or potential client in relation to the provision of an investment service or the performance of an investment activity by HSBC France GBM.

Clients and potential clients can submit complaints free of charge.

**COMPLAINTS HANDLING TIMELINE**

HSBC France GBM will acknowledge receipt of a complaint within 10 business days, unless the client or potential client has already been provided a response during such a period and it is satisfied with HSBC France GBM’s resolution of its complaint.

HSBC France GBM aspires to fully respond and resolve complaints within 2 months of their reception. In the unlikely event where, due to particular circumstances, a complaint could not be resolved within 2 months, HSBC France GBM would provide the client with the rationale for the delay.

**CONTACTS TO LODGE A COMPLAINT**

For any complaint, a client should in priority refer to its usual commercial contact within HSBC France GBM. In the event where it would not be satisfied by the resolution provided by its usual commercial contact, a client can submit its complaint:

- Via **post mail** to the following address
  
  HSBC France  
  Réclamations Clients GBM (CMG)  
  103 avenue des Champs Elysées  
  75419 Paris cedex 08

- Via **email**
  
  reclamations-clients-gbm@hsbc.fr
ALTERNATIVE DISPUTE RESOLUTION MECHANISMS

Where a client or potential client is not satisfied with HSBC GBM’s response to its complaint or the actions undertaken to resolve the complaint, the client or potential client may refer the complaint to an alternative dispute resolution entity recognised by an EEA financial regulator, or be able to take civil action.

If the client or potential client is an eligible complainant (as defined under the rules of the AMF), it may refer its complaint to the Médiateur de l’Autorité des Marchés Financiers (AMF ombudsman). The Médiateur de l’Autorité des Marchés Financiers can be contacted at:

Autorité des marchés financiers
La médiation
17, Place de la Bourse
75082 PARIS CEDEX 02

More information on the AMF ombudsman is available on the AMF’s website at: http://www.amf-france.org/en-US/Le-mediateur-de-l-AMF/Presentation