

Global Markets Complaint Handling Principles

Mauritius



INTERNAL

Mauritius Global Markets Complaints Handling Principles

Complaints Handling Policy

Our complaints handling policy provides the standards that we follow in handling customer complaints.

Customers may submit their complaints to us at our branches, at our complaints counter, by telephone by letter and email.

Our email address is complaints@hsbc.co.mu.

Customers may also contact us by phone from 8:45 am to 10:00 pm everyday on the following Customer Services lines:

Contact method	Contact details
Contact centre for local calls only (Phone)	800 1234
Contact centre for overseas calls (Phone)	+230 403 0750
Corporate customers (Fax)	+230 403 0999

Customers may also submit their complaints in any of our offices and branches. We will be delighted to assist customers who may require any special assistance or have any language issue when formulating complaints.

We aim to resolve customer complaints on the spot and in a fair, reliable and transparent manner. Whenever we need to inquire into more details, customers may be requested to submit their complaints in writing.

For all written complaints, we will send a written acknowledgement of the complaints within 2 working days of its receipt, providing the name, job title and the contact details of the person handling the complaint.

Once a complaint has been received, we will: -

- investigate the complaint competently, promptly and fairly;
- assess fairly the subject matter of the complaint and see whether the complaint should be upheld and what remedial action or redress (or both) may be appropriate;
- offer any redress or remedial action which is appropriate;
- explain to the complainant, in a way that is fair, clear and not misleading, our assessment of the complaint, our decision on it, and any offer of remedial action or redress.

We will send a written reply containing our decision to the complainant within 10 days as from the date the complaint is received by us. In the event we require more than 10 days, we will provide a holding reply with an indication of the timeframe for a final response.

Where customers are still aggrieved by our decision or that they do not receive a reply from us within 10 days as from the date of their complaint, they may lodge a complaint in writing at the Office of the Ombudsperson for Financial Services:

Office of Ombudsperson for Financial Services

8th Floor, SICOM Tower

Wall Street

Ebene Cyber City 72201

Mauritius

Telephone: 460 0476

Reception: 460 0473/4

Fax: 468 6473

Email: ombudspersonfs@myt.mu

The complaint to the Office of Ombudsperson for Financial Services should be duly accompanied by:

- the name and address of the complainant;
- the name and address of the financial institution against which the complaint is made;
- the nature of the complaint and the facts and circumstances giving rise to the complaint;
- relief sought
- a written declaration to the effect that the complainant was made to us by registered post with advice of delivery and that that the customer has sufficient interest in the subject matter of the complaint;
- a declaration as to whether we replied to the complaint;
- a copy of our reply, if any;
- a copy of all other relevant documents.