

Global Markets Complaint Handling Principles

Russia

For this document purposes, references to “HSBC in Russia”, “we”, “our” are references to HSBC Bank (RR) (Limited Liability Company).



Russia Global Markets Complaints Handling Principles

1. Introduction

1.1. At HSBC in Russia, 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 in Russia supplies to you, or if you would like to receive further information concerning our complaints handling processes, you may speak to your usual HSBC in Russia representative or send an e-mail to: hsbc.moscow@hsbc.com

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 respond fully and to have resolved complaints within 30 calendar 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 Global Banking and Markets (GBM) complaints 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 will Acknowledge – complaints as soon as possible in person, by telephone or in writing.

2.1.2. Act – to investigate, obtaining advice from relevant colleagues as necessary, in order to resolve the complaint.

2.1.3. Close – we will explain the outcome of your complaint and the actions we have taken.

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 in Russia entity you have been discussing the issue with.

3. Alternative Dispute Resolution mechanisms

3.1. If you are not satisfied with HSBC in Russia response, you have the option to bring your complaint to the appropriate financial industry regulatory body as stated:

Compliance with the laws of the Russian Federation on protection of the rights of consumers of financial services is monitored by Bank of Russia Department for Protection of Consumer Rights and Accessibility of Financial Services. Any actions / omissions of the credit organisation that violate the laws of the Russian Federation or legally protected rights and interests of individuals and entities, may be reported to the Bank of Russia on its online pages: <https://www.cbr.ru/Reception/>; <https://cbr.ru/contacts/>.

Complaints related to professional activity at the Russian securities markets (broker, dealer, custody) can also be addressed to the Self-regulated organization «National Finance Association», where HSBC in Russia is a member. Contacts are available on its online page: <http://new.nfa.ru/contacts/>.