

Global Markets Complaint Handling Principles

Bahrain



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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: customerexperiencebh@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 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 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 entity you have been discussing the issue with.

3. Alternative Dispute Resolution mechanisms

3.1. If you do not receive a reply from the Bank within 4 weeks from the Customer Complaints Officer or you are not satisfied with the Bank's final decision, you have the right to refer the case to the Central Bank of Bahrain (CBB) within 30 calendar days from the date of receiving the Bank's letter. You can submit the case through the 'Complaint Form' on the CBB's website www.cbb.gov.bh.