

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 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 markets.and.bsm.divisional.complaints.coordinator@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 15 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 set 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 may have the option to follow the Alternative Dispute Resolution mechanism, outlined below.

3. Alternative Dispute Resolution mechanisms

3.1. In the event you are not satisfied with our final response or 15 working days have passed since you first raised your complaint you have the right to refer your complaint to the Central Bank of UAE at the following email address: complaint@cbuae.gov.ae or using any of the following channels.

- Online: <https://www.centralbank.ae/en/form/complaints>
- Telephone: 800 (22823); +971 2 691 5555
- In person: By visiting any one of the Central Bank branches in Abu Dhabi, Al Ain, Dubai, Sharjah, Ras Al Khaimah or Fujairah.