



# Global Banking and Markets Complaint Handling Principles

## Hong Kong

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# Hong Kong Global Banking and Markets Complaints Handling Principles

## 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 [Feedback@hsbc.com.hk](mailto:Feedback@hsbc.com.hk).

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 and to have resolved complaints with 20 business days, however this will depend on individual circumstances and complexity of the case and our response time may extend beyond this period. If this is the case, we will advise you accordingly.

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 our complaints handling policy. This disclosure sets out details of our 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 below.

## 3. Alternative Dispute Resolution mechanisms

3.1. If you consider our reply not satisfactory, we are required to inform you that you have the option to bring your complaint to the Financial Dispute Resolution Centre (FDRC) at Room 408-409, 4/F, West Wing, Justice Place, 11 Ice House Street, Central, Hong Kong. Alternatively, you may also refer your complaint to other regulatory bodies in Hong Kong or to seek independent legal advice where necessary.

3.2. HSBC fully co-operates with all relevant regulatory bodies in Hong Kong, including the Hong Kong Monetary Authority (HKMA), and the FDRC in the handling of complaints.