

Global Markets Complaint Handling Principles

Malta



Malta Global 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, sending a message through HSBCnet, an email to business.banking.direct@hsbc.com or else by contacting us on +356 2380 8000. Please note that if your complaint is account specific, or contains personal confidential information, you are kindly requested to contact us on +356 2380 8000.

1.3. Our key principles are:

1.3.1. Clients and potential clients can submit complaints free of charge.

1.3.2. We shall acknowledge any complaint received from you within 48 hours. We will do our utmost to provide you with a definitive reply as soon as the relevant facts of the complaint have been investigated by not later than 15 days. Should complaint not be resolved within 15 working days we will be providing you with regular updates.

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 Markets complaints handling policy. This disclosure sets out details of the Global Markets 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 then feel that your concern has not been dealt with to your complete satisfaction, you may also direct your complaint to either the Arbiter for Financial Services or the Malta Financial Services Authority as applicable:

(Sole traders & Micro-enterprises)

The Office of the Arbiter for Financial Services
First Floor
St Calcedonius Square
Floriana, FRN 1530
Malta

** A micro-enterprise is an enterprise which employs fewer than ten persons and whose annual turnover and, or annual balance sheet total does not exceed two million euro (€2,000,000).

Website – financialarbiter.org.mt

Complaints with the Arbiter for Financial Services' Office should always be made in writing.

Or to:
(all other companies)

The Manager
Malta Financial Services Authority
Notabile Road
Attard BKR3000
Malta