

Resolving Client Complaints

We're here to listen

At HSBC Investment Funds (Canada) Inc., we are working hard to provide a positive experience for our clients and welcome any feedback and suggestions regarding our service and products. If you have had a poor experience, we want to hear about it and will endeavour to provide a resolution as quickly as possible. Also, if you have general feedback or have had a positive experience, we would love to hear about that too.

How do I lodge a complaint?

As a member firm of the Mutual Fund Dealers Association of Canada (MFDA) we are required to ensure that client complaints are handled in an effective, fair and expeditious manner. We encourage you to first raise any complaint or comment you may have with your Relationship Manager or Mutual Fund Advisor or call Telefund at 1-800-830-8888.

Alternatively, you can:

- ▶ Provide a written letter or other communication addressed to a Mutual Fund Advisor or Branch Manager at your branch. They will take personal responsibility for dealing with your concerns.
- ▶ Email HSBCInvestmentFundsComplaints@hsbc.ca
- ▶ Mail a letter to our head office at:
HSBC Investment Funds (Canada) Inc
1900-1066 West Hastings Street
Vancouver, BC V6E 3X1
Attention: Complaints Management

It will be helpful if you provide us with as much detail as possible concerning your issue. If you require assistance to document your concern in writing we will, upon your request, endeavour to assist you.

Whichever avenue you choose, we will endeavour to acknowledge receipt of your complaint within 5 business days. The nature of your complaint will determine who will deal with the complaint. For example, the Compliance Department will handle any alleged misconduct and the appropriate Branch Manager will handle any customer service issues. The acknowledgement may include a request for the complainant to provide additional information reasonably required to further investigate the complaint. The letter will also include the contact information for the individual handling the complaint.

From here, you should expect the following from us:

- 1) Review of account documentation (i.e., client application forms, account statements, correspondence) that may be relevant to the complaint.
- 2) Review of internal comments and supporting documents as provided by the applicable Mutual Fund Advisor(s) that relate to the concerns raised in the complaint.
- 3) Discussion with the Mutual Fund Advisor and other branch personnel regarding your concerns.
- 4) Objective and balanced assessment of your concerns vis-à-vis our records and supplementary internal information considered by the individual handling the complaint.
- 5) Within ninety (90) days of the receipt of the original complaint, you should receive a substantive response that outlines the issue and any proposed steps of remediation or further options for escalation available to you. If this timeline cannot be met, a letter will be issued within the ninety (90) day timeframe that outlines the reason(s) for the delay and the new estimated time for completion of the firm's review.

Still not resolved?

If you feel that your complaint with HSBC has not been resolved satisfactorily through this procedure, you have the right to present your complaint to the Office of the Ombudsman within HSBC.

Office of the Ombudsman, HSBC
4th Floor, 885 West Georgia Street
Vancouver, BC V6C 3E9

Toll-Free Phone: 1-800-343-1180
Fax: 604-647-2758

Alternatively, you may contact one of the external organizations listed below to assist in resolving your complaint.

Ombudsman for Banking Services and Investments:

If your complaint has not been dealt with to your satisfaction, you can contact the Ombudsman for Banking Services and Investment (OBSI), an independent office responsible for assisting and resolving concerns by clients of the financial services industry.

Office of the Ombudsman
401 Bay Street, Suite 1505
P.O. Box 5
Toronto, ON M5H 2Y4

Toll-Free Phone: 1-888-451-4519

Toll-Free Fax: 1-888-422-2865

Website: www.obsi.ca

Email: ombudsman@obsi.ca

This step may be taken at the earlier of substantive responses from HSBC Investment Funds (Canada) Inc. and from the office of the HSBC Ombudsman or ninety (90) days from the date on which you filed the original complaint. The OBSI may liaise directly with those involved in the complaint resolution at HSBC. If you wish, the HSBC Ombudsman is available to assist you in forwarding concerns to the OBSI.

MFDA:

As HSBC Investment Funds (Canada) Inc. is a member of the Mutual Fund Dealers Association of Canada (MFDA), you may also contact the MFDA. This can be done by phone: 416-361-6332 or 1-888-466-6332, email: complaints@mfd.ca or visit www.mfda.ca.

Autorité des marchés financiers:

Residents of Quebec may raise concerns with this agency at Place de la Cité, tour Cominar, 2640, boulevard Laurier, bureau 400, Québec (Québec) G1V 5C1, by phone: 1-877-525-0337, by fax: 418 525-9512, email: information@lautorite.qc.ca or visit www.lautorite.qc.ca.