

We're here to help

Resolving Your
Complaints

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Step 1

Start with the HSBC Finance Customer Service Team

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 service does not meet your expectations so we may promptly address your concerns.

Receipt of your concern will be acknowledged by telephone or in writing. We will provide you with the contact information of an HSBC representative from whom you can obtain updates on the status of its handling. Following a detailed investigation, we will provide you with a response to your concern in the agreed upon timeframe, containing details of our investigation, our decision and an explanation on how it was reached.

Please feel free to reach out to us by telephone or email if we have failed to provide you with the level of service you expect to receive.

Toll-free line: 1-888-318-0271

Email: contact.hsbc.financial@hsbc.ca

Step 2

Other avenues for resolution at HSBC

The majority of our customers' concerns are resolved by one of our HSBC Finance customer service representatives. However, if you find that yours has not been resolved to your complete satisfaction despite their best efforts, they will escalate matters on your behalf to the HSBC Customer Relations Office.

To ensure your concerns are fully addressed in a prompt and efficient manner, the HSBC representative will provide the Customer Relations Office with the following:

- Pertinent facts related to your complaint
- Name and location of the HSBC representative with whom you initiated this matter
- Names of any other individuals involved

If you wish to contact Customer Relations directly, they may be reached at:

HSBC Customer Relations Office

2910 Virtual Way
Vancouver, BC V5M 0B2

Toll-free: 1-888-989-HSBC (4722)

Email: customer_relations@hsbc.ca

The HSBC Customer Relations Office will acknowledge receipt of your concern by email, telephone or mail, according to your preference. They will also provide you with contact information to enable you to obtain details on the status of its handling. Following a detailed investigation, they will provide you with a written response in the agreed upon timeframe, containing details of their investigation, their decision and an explanation on how this decision was reached.

The HSBC Customer Relations Office also handles customer concerns directed to the HSBC Finance Office of the President and Chief Executive Officer.

Step 3

Internal review bodies

If you are not completely satisfied with the resolution reached by the HSBC Customer Relations Office, you may escalate your complaint to the HSBC Commissioner of Complaints or, if your complaint relates to privacy, the HSBC Office of the Privacy Officer.

The HSBC Commissioner of Complaints

HSBC has established a Commissioner of Complaints to help with unresolved matters if you feel your complaint has not been adequately addressed.

Receipt of your request will be acknowledged by email, telephone or mail according to your preference. On completion of a detailed investigation, the HSBC Commissioner of Complaints will provide you with a written response containing details of its investigation, its decision and an explanation on how this decision was reached.

The HSBC Commissioner of Complaints will only address your concern once they have been fully investigated by the Customer Relations Office. The HSBC Commissioner of Complaints can be reached at:

HSBC Commissioner of Complaints

2910 Virtual Way
Vancouver, BC V5M 0B2

Toll-free: 1-800-343-1180

Fax: 1-604-673-3202

Email: commissioner_complaints@hsbc.ca

The HSBC Office of the Privacy Officer

If you have unanswered questions or unresolved issues about how your personal information is collected, used, or disclosed by HSBC, please contact the Privacy Officer.

Receipt of your concern will be acknowledged by email, telephone or mail according to your preference. Following a detailed investigation, you will be provided a written response. You may contact the HSBC Office of the Privacy Officer at:

HSBC Office of the Privacy Officer

3383 Gilmore Way
Burnaby, BC V5G 4S1

Toll-free: 1-866-373-2738

Fax: 1-604-673-3209

Email: privacy_officer@hsbc.ca

Resolution through an external complaint body

Ombudsman for Banking Services and Investments

HSBC is a member of the Ombudsman for Banking Services and Investments. This is an independent external complaints body, approved by the Ministry of Finance, responsible for assisting banking customers with their concerns.

If you are not satisfied with the action taken by HSBC to resolve your complaint, you have the right to refer your complaint to the Ombudsman for Banking Services and Investments.

If we have taken longer than 90 days to investigate and respond to your concern from the date it was received by our Customer Relations Office, we will advise you how long the investigation may take if you wish to continue working with us to resolve it. You also have the right to refer your complaint to the Ombudsman for Banking Services and Investments.

Once you have provided the relevant consent to the Ombudsman for Banking Services and Investments, we will fully co-operate with their investigation and provide them with all the information we have related to your complaint.

The Ombudsman for Banking Services and Investments can be contacted at:

Ombudsman for Banking Services and Investments

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

Toll-free: 1-888-451-4519

Fax: 1-888-422-2865

Email: ombudsman@obsi.ca

Website: www.obsi.ca

The Ombudsman for Banking Services and Investments will accept your request only after you have received a final response from the HSBC Commissioner of Complaints or 90 days from the date your complaint was received by our Customer Relations Office.

The Ombudsman for Banking Services and Investments may contact HSBC's internal complaint-resolution staff (including the HSBC Commissioner of Complaints) to facilitate the earliest possible resolution.

The HSBC Commissioner of Complaints is available to assist you in forwarding your concerns to the Ombudsman for Banking Services and Investments.

Resolution through a regulatory body

The Financial Consumer Agency of Canada

Federally-regulated financial institutions have certain responsibilities to comply with specific acts, regulations, codes of conduct and public commitments.

The Financial Consumer Agency of Canada (FCAC) investigates and monitors complaints that relate to a possible violation of these obligations.

The FCAC does not handle issues involving product pricing; service quality loan and credit granting policies; billing; or other general service issues.

If after contacting HSBC, you are not satisfied with the actions we have taken to resolve your concern and you believe there may have been a possible breach of applicable federal legislation, you may contact the FCAC office at:

Financial Consumer Agency of Canada

427 Laurier Avenue West, 6th Floor
Ottawa ON K1R 1B9

Website: www.fcac-acfc.gc.ca

The Office of the Privacy Commissioner of Canada

If you do not feel appropriate action was taken by the HSBC Privacy Officer to resolve your privacy matter, contact the Privacy Commissioner of Canada. The Privacy Commissioner of Canada is an independent office responsible for assisting customers with their privacy issues. If you wish, the HSBC Privacy Officer can assist you in forwarding your concerns to the Privacy Commissioner of Canada located at:

The Privacy Commissioner of Canada

112 Kent Street, Place de Ville
Tower B, 3rd Floor
Ottawa, ON K1A 1H3

Telephone: (613) 947-1698

Toll-free: 1-800-282-1376

Fax: 613-947-6850

Email: notification@priv.gc.ca

If you have any concerns, please let us know so we can serve you better.

We are always ready to help.

Issued by HSBC Finance Mortgages Inc.

Ontario Mortgage Broker # 10155

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