

# Resolving Your Complaints

How did we do in 2019?



Together we thrive

# Our Role

## In Resolving Your Complaints

At HSBC, we're 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 don't meet your expectations so we can promptly address your concerns.

### Step 1

#### **Start with an HSBC Representative**

If we have failed to provide you with the expected level of service, please reach out to us by telephone, email, secure online banking message or letter. You can also visit one of our branches.

We will acknowledge your complaint and provide you with the contact information of an HSBC representative who will update you on the status of your complaint. Following an investigation, we will provide you with a response to your complaint with the details of our investigation, decision, and an explanation on how we reached this decision.

### Step 2

#### **Escalate to HSBC Customer Relations**

The majority of our customers' complaints are resolved by one of our HSBC representatives. If your complaint hasn't been resolved to your complete satisfaction despite their best efforts, the HSBC representative can escalate your complaint on your behalf or you can escalate to the Customer Relations office directly.

To ensure your concerns are fully and efficiently addressed, the HSBC representative will provide Customer Relations with the following:

- ◆ Facts related to your complaint
- ◆ Name of the HSBC representative with whom you raised the issue
- ◆ Names of any other individuals involved

Customer Relations will acknowledge receipt of your complaint using your preferred communication method. They will provide you with their contact information so that you can get details on the status of your complaint. Following a detailed investigation, they will provide you with a response containing their findings, decision, and an explanation on how they reached this decision.

Customer Relations also handles customer complaints directed to the Office of the President and Chief Executive Officer.

### Step 3

#### **Escalate to HSBC Commissioner of Complaints**

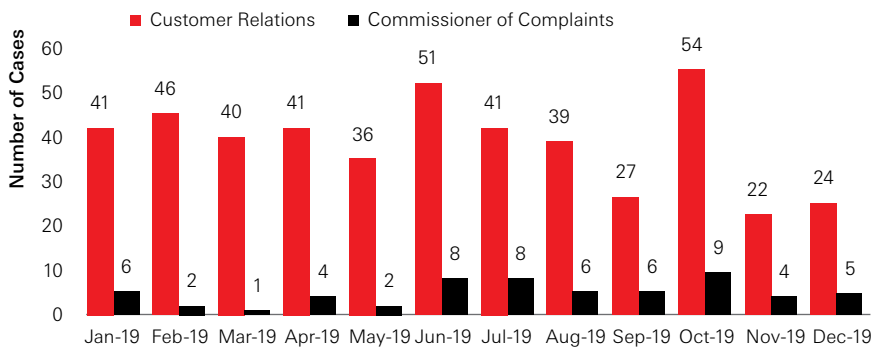
If you're not completely satisfied with the resolution reached by Customer Relations, you may escalate your complaint to the HSBC Commissioner of Complaints.

HSBC has established a Commissioner of Complaints office to help with unresolved matters. The Commissioner of Complaints will only address your complaint once it has been fully investigated by the Customer Relations team.

The Commissioner of Complaints will acknowledge receipt of your complaint by email, telephone, or mail according to your preference. On completion of a detailed investigation, the Commissioner of Complaints will provide you with a response containing details of the investigation, their decision, and an explanation on how they reached this decision.

# 2019 The Year in Review

## How many complaint cases did we review?

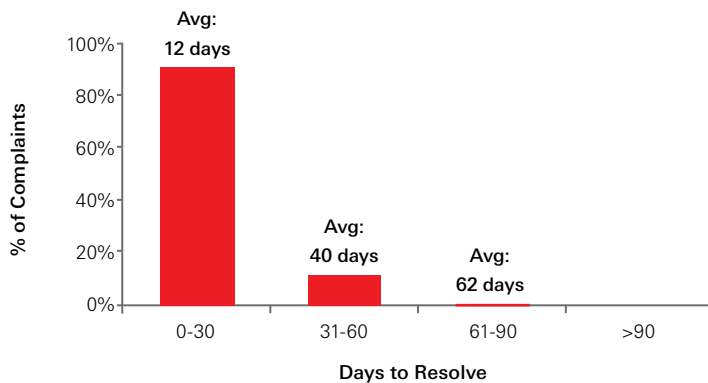


In 2019, HSBC Customer Relations<sup>1</sup> (step 2 on page 2) investigated 462 cases; 374 were related to HSBC Bank Canada and 88 were related to subsidiaries of HSBC Bank Canada.

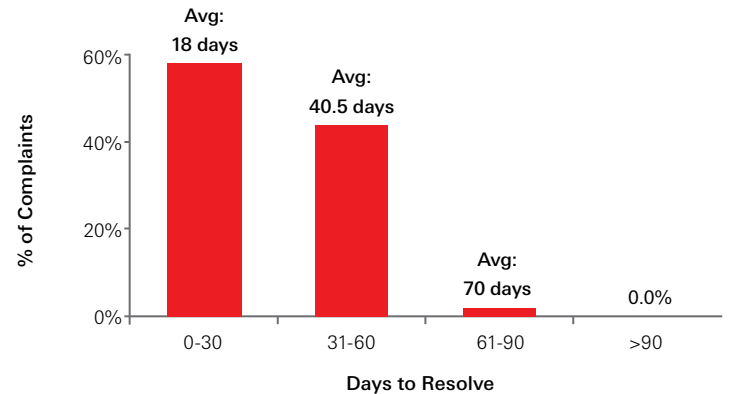
In 2019, the HSBC Commissioner of Complaints handled 61 cases<sup>2</sup> (step 3 on page 2); 51 were related to HSBC Bank Canada and 10 were related to subsidiaries of HSBC Bank Canada.

## How long did we take to handle and close complaint cases?

HSBC Customer Relations



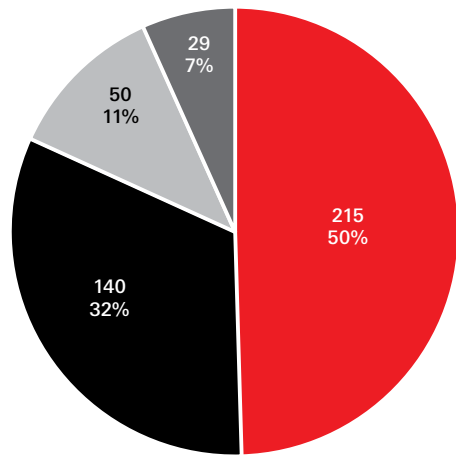
HSBC Commissioner of Complaints



HSBC Customer Relations took a total average of 16 business days to close a complaint, while the HSBC Commissioner of Complaints took 29 business days.

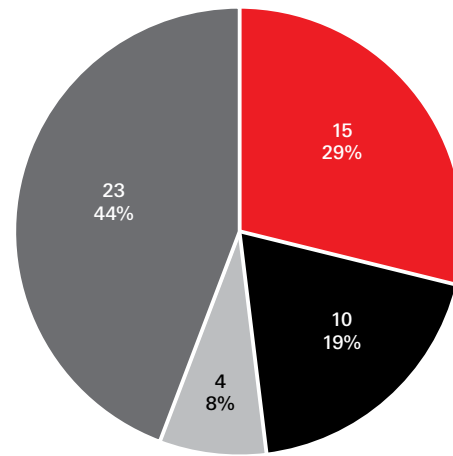
# What was the outcome of our complaints resolution?

HSBC Customer Relations



- Satisfied with outcome
- Partially satisfied with outcome
- Not satisfied with outcome
- Satisfaction unknown

HSBC Commissioner of Complaints



- Satisfied with outcome
- Partially satisfied with outcome
- Not satisfied with outcome
- Satisfaction unknown

Graph only reflects resolved cases and does not include open cases.

In 2019, HSBC Customer Relations resolved 215 cases to the satisfaction of the complainant, 50 cases were resolved to partial satisfaction of the complainant, and 140 cases were resolved where the complainant was not satisfied with the outcome. Satisfaction was unknown in 29 cases and 26 cases are still open<sup>3</sup>.

In 2019, the HSBC Commissioner of Complaints resolved 15 cases to the satisfaction of the complainant, 4 cases were resolved to partial satisfaction of the complainant and 10 cases were resolved where the complainant was not satisfied with the outcome. Satisfaction was unknown in 23 cases and 9 cases are still open<sup>3</sup>.

# How to contact us

## HSBC Representative

**Toll-free:**

Personal: 1-888-310-HSBC (4722)

HSBC Premier or Jade: 1-866-233-3838

HSBC Small Business: 1-877-955-HSBC (4722)

Business and Corporate Banking: Contact your Relationship Manager

**Email or online:**

Info@hsbc.ca or visit [HSBC.ca/Complaints](http://HSBC.ca/Complaints)

**Online Banking Secure Message**

You can also reach us by logging on to your Online Banking account and sending us a secure message.

**HSBC Branch**

For help finding the address of our branches, please use our Branch Locator at [www.hsbc.ca/branch-locator](http://www.hsbc.ca/branch-locator).

## HSBC Customer Relations

PO Box 9950, Station Terminal  
Vancouver, BC V6B 4G3

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

**Email:** [customer\\_relations@hsbc.ca](mailto:customer_relations@hsbc.ca)

## HSBC Commissioner of Complaints

PO Box 9950, Station Terminal  
Vancouver, BC V6B 4G3

**Toll-free:** 1-800-343-1180

**Email:** [commissioner\\_complaints@hsbc.ca](mailto:commissioner_complaints@hsbc.ca)

## Complaints with an HSBC Bank Canada subsidiary

If you have a complaint about any of the following subsidiaries of HSBC Bank Canada, please reach out to them using the contact information below:

**HSBC Investment Funds (Canada) Inc.**

**Toll-free:** 1-800-830-8888

**Email:** [hsbcinvestmentfundcomplaints@hsbc.ca](mailto:hsbcinvestmentfundcomplaints@hsbc.ca)

**HSBC InvestDirect, a division of HSBC Securities (Canada) Inc.**

**Toll-free:** 1-800-760-1180

**Email:** [investdirect@hsbc.ca](mailto:investdirect@hsbc.ca)

**HSBC Finance Mortgages Inc.**

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

**Email:** [contact.hsbc.financial@hsbc.ca](mailto:contact.hsbc.financial@hsbc.ca)

**HSBC Global Asset Management (Canada) Limited**

**Email:** [ca.amca.complaints@hsbc.ca](mailto:ca.amca.complaints@hsbc.ca)

**HSBC Private Wealth Services (Canada) Inc.**

**Toll-free:** 1-844-756-7783

**Email:** [ca.hpws.complaints@hsbc.ca](mailto:ca.hpws.complaints@hsbc.ca)

# Questions?

If you have any questions on the content of this report, please contact HSBC Customer Relations:

PO Box 9950, Station Terminal  
Vancouver, BC V6B 4G3

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

**Email:** [customer\\_relations@hsbc.ca](mailto:customer_relations@hsbc.ca)

<sup>1</sup> HSBC Customer Relations handles complaints for HSBC Bank Canada and the following subsidiaries: HSBC Mortgage Corporation (Canada); HSBC Finance Mortgages Inc.; HSBC Trust Company (Canada); HSBC Capital (Canada) Inc. and HSBC Investment Funds (Canada) Inc.

<sup>2</sup> The HSBC Commissioner of Complaints handles complaints for HSBC Bank Canada and its subsidiaries: HSBC Global Asset Management (Canada) Limited; HSBC Investment Funds (Canada) Inc.; HSBC InvestDirect (a division of HSBC Securities (Canada) Inc.; HSBC Private Wealth Services (Canada) Inc.; HSBC Mortgage Corporation (Canada); HSBC Finance Mortgages Inc.; HSBC Trust Company (Canada) and HSBC Capital (Canada) Inc.

<sup>3</sup> Outcomes of the cases are as of January 8, 2020.