

We're here to listen

Resolving customer complaints

At HSBC Global Asset Management (Canada) Limited, we work hard to provide a good customer experience and welcome any feedback and suggestions. If you've had a poor experience, we want to hear about it.

Please follow the processes below to direct your complaint to the right teams.

Step 1 Start with your Relationship Manager or Mutual Fund Advisor

You may start by discussing your concerns with your Relationship Manager or Mutual Fund Advisor.

Alternatively, you can:

- Email ca.amca.complaints@hsbc.ca
- Mail a letter to our head office at:
HSBC Global Asset Management (Canada) Limited
3rd Floor, 885 West Georgia Street
Vancouver, BC V6C 3E8
Attention: Complaint Handling

Step 2 Escalate to HSBC Commissioner of Complaints

If you're not satisfied with the resolution received from the above process, you can further escalate your complaint to the HSBC Commissioner of Complaints.

Note: You also have the right to refer your complaint to the OBSI or any external regulatory body at any time. Refer to the sections below for more details.

HSBC Commissioner of Complaints

Toll-free: 1-800-343-1180

Email: commissioner_complaints@hsbc.ca

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

This office has 30 business days to respond to your concerns. The time limit for starting legal action will continue while this office reviews your complaint.

This office works independently from HSBC Global Asset Management; however, it is employed by HSBC and is not an independent dispute resolution service, unlike the Ombudsman for Banking Services and Investments (OBSI).

For privacy complaints only

If your complaint is related to privacy issues, we will direct your concerns to our Chief Privacy Officer:

HSBC Chief Privacy Officer

Email: privacy_officer@hsbc.ca

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

Resolution through an external complaint body

Ombudsman for Banking Services and Investments

You have the right to refer your complaint to the OBSI in these two situations:

- 1) Within 180 days of receiving a closing response from HSBC Global Asset Management; or,
- 2) If we've taken longer than 90 days to respond from the date we received your complaint.

Toll-free: 1-888-451-4519

Fax: 1-888-422-2865

Email: ombudsman@obsi.ca

Mail: 20 Queen Street West, Suite 2400, PO Box 8
Toronto, ON M5H 3R3

Website: www.obsi.ca



Resolving Customer Complaints - continued

Contacting a regulatory body

You also have the option to contact one or more of the external organizations listed below at any time to help resolve your complaint.

Autorité des marchés financiers

If you are a resident of Quebec, you may raise concerns with the Autorité des marchés financiers:

Toll-free: 1-877-525-0337

Fax: 418-525-9512

Email: information@lautorite.qc.ca

Mail: Place de la Cité, tour Cominar
2640, boulevard Laurier, bureau 400
Quebec (Quebec) G1V 5C1

Office of the Privacy Commissioner of Canada

This office investigates privacy complaints concerning the *Personal Information Protection and Electronic Documents Act*. If you don't feel appropriate action was taken by HSBC to resolve your privacy matter, you may contact the Privacy Commissioner of Canada:

Toll-free: 1-800-282-1376

Mail: 30 Victoria Street
Gatineau, Quebec K1A 1H3

Website: www.priv.gc.ca