
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.

We will acknowledge your concern 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 your concern. 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

Contact HSBC Customer Relations

The majority of our customers' concerns are resolved by one of our HSBC Finance customer service representatives. If your concern 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

P.O. Box 9950, Station Terminal
Vancouver, BC V6B 4G3

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 their contact information to enable you to obtain details on the status of your concern. 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

Contact HSBC Commissioner of Complaints

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.

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.

The HSBC Commissioner of Complaints will acknowledge receipt of your concern 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

P.O. Box 9950, Station Terminal
Vancouver, BC V6B 4G3

Toll-free: 1-800-343-1180

Email: commissioner_complaints@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 HSBC Finance Mortgages Inc. to resolve your privacy matter, you may contact the Privacy Commissioner of Canada. The Privacy Commissioner of Canada is an independent office responsible for assisting customers with their privacy issues.

Office of the Privacy Commissioner of Canada

30 Victoria Street
Gatineau, Quebec, K1A 1H3

Telephone: (819) 994-5444

Toll-free: 1-800-282-1376

Fax: (819) 994-5424

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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