

We're here to help

Resolving customer complaints

At HSBC Private Investment Counsel, we want to provide you with the best customer experience possible. If we didn't meet your expectations, please let us know and we'll do our best to help.

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

Step 1 Start with your Investment Counsellor or Wealth Planner

Please start by discussing with your Investment Counsellor or Wealth Planner. Alternatively, you can mail a written letter to our head office at:

HSBC Private Investment Counsel (Canada) Inc.
16 York Street, Suite 500,
Box 64, Toronto Ontario M5J 0E6

After this step, you can refer your complaint to the Ombudsman for Banking Services and Investments, without continuing with any of the below steps. Refer to the **Ombudsman for Banking Services and Investments** section for more details.

Step 2 Escalated if your complaint is not resolved

If you're not satisfied with how your representative handled your concerns in Step 1, you can escalate further (or ask your Investment Counsellor/Wealth Planner to escalate on your behalf) using the contact information below.

Note: Depending on the nature of your complaint, we may refer you to another team for escalation. 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.

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

Email: escalated.complaints.canada@hsbc.ca

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

Step 3 Escalate to the HSBC Client Complaints Office

If you are not satisfied with the resolution after following Steps 1 and 2, you can further escalate to the HSBC Client Complaints Office.

This office will only investigate once you've tried to resolve your concerns through the previous two steps. The Client Complaints Office will review your complaint and provide HSBC's final decision and an explanation about how and why this decision was reached. 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.

Toll-free: 1-800-343-1180

Email: client.complaints.office@hsbc.ca

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

This office works independently from HSBC Private Investment Counsel; 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 complaints to the Ombudsman for Banking Services and Investments in these two situations:

1. Within 180 calendar days of receiving a closing response from HSBC Private Investment Counsel; or,
2. If we've taken longer than 90 days to respond from the date we received your complaint.

The OBSI service is provided at no cost to you.

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

Toll-Free 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

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.

The 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

For Quebec residents

If you are a resident of Quebec and you are not satisfied with the outcome or the examination of your complaint, you can request us to transfer your complaint file to the *Autorité des marchés financiers*. Refer to our *Complaint Examination Policy for Quebec Residents* for more information.

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