

HSBC InvestDirect

# Resolving your complaints

We're here  
to listen

At HSBC InvestDirect – a division of HSBC Securities (Canada) Inc. – we are sensitive to your needs and would like to hear any complaints you may have so we can serve you better. We are here to listen and help. To quickly address any issues you may have, we have designed a simple customer complaint process. The process begins with contacting HSBC InvestDirect. We believe many of your concerns can be successfully resolved by HSBC InvestDirect, where staff have both the training and authority to arrive at a solution. You can be assured that we will resolve your complaint as soon as possible.

## Steps that HSBC InvestDirect will follow in handling your complaint

As a division of HSBC Securities (Canada) Inc., which is a member firm of the Investment Industry Regulatory Organization of Canada (IIROC), HSBC InvestDirect is required to ensure that client complaints are handled in an effective, fair and expeditious manner. Summarized below are the steps that will be taken in the review of your complaint:

1. Your complaint is received by HSBC InvestDirect.
2. The nature of the complaint is determined and someone is assigned to handle it:
  - complaints involving alleged misconduct will be handled by the Compliance Department
  - complaints relating to customer service issues will be handled by the HSBC InvestDirect Management Team
3. Receipt of your complaint is acknowledged within five (5) business days. This acknowledgement may include a request for you to provide additional information if reasonably required to investigate the complaint, and will include the contact information for the individual handling the complaint.
4. Account documentation (such as your application forms and monthly statements) relevant to the complaint is reviewed.
5. Any internal comments and supporting HSBC InvestDirect documentation related to the concerns raised in the complaint are also reviewed.
6. A balanced assessment of your concerns against the internal information collected is undertaken by the individual handling the complaint.
7. A substantive response letter is sent to you no later than ninety (90) days of receipt of your complaint. This letter will outline the results of the review, the firm's final decision(s), and any proposed remedial steps and escalation options available to you

should you be dissatisfied with the outcome of the complaint handling process.

8. If, due to unforeseen or uncontrollable circumstances, a substantive response letter cannot be issued within ninety (90) days of receipt of your complaint, a letter will be sent to you within the ninety (90) day timeframe outlining the reason(s) for the delay and the new estimated time for completion of the firm's review.

## Where to go if you have a complaint or concern about procedures, compliance standards or any other matter with the HSBC group of companies in Canada<sup>†</sup>

We are committed to setting the highest customer service standards in the financial services industry. We hope you will give us the opportunity to correct any situation you may encounter that does not meet expectations.

If you have any concerns about a procedure, privacy or compliance issue, or have encountered a problem with our service, we want to know about it. To help resolve your complaint quickly and efficiently, you should contact one of the following offices, in the order provided:

1. HSBC InvestDirect
2. Head of HSBC InvestDirect
3. Compliance Department/Designated Complaints Officer
4. Internal Independent Bodies: HSBC Commissioner of Complaints/HSBC Office of the Privacy Officer
5. Ombudsman for Banking Services and Investments
6. Other External Bodies: Investment Industry Regulatory Organization of Canada/Office of the Privacy Commissioner of Canada

## **1. Filing a complaint at HSBC InvestDirect**

If you have a complaint or concern, the first place to make it known is at HSBC InvestDirect. Staff are trained to do everything they can to correct the situation and to respond to complaints promptly. They can also provide you with specific details on policies concerning permitted sales practices and other compliance issues including information about HSBC's privacy policies and a copy of HSBC's Privacy Code. If your concerns remain unresolved or if your concerns relate to any alleged misconduct, you should ask to speak with the HSBC InvestDirect Management Team who will undertake further investigation and action. You may also have your concerns directed to the HSBC InvestDirect Management Team by contacting them at the following:

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

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

## **2. Office of the Head of HSBC InvestDirect**

Sometimes, a situation cannot be resolved to your satisfaction. In such cases, you may also write to the Head of HSBC InvestDirect. If necessary, the Head of HSBC InvestDirect will initiate further investigation into your concerns and ensure that you receive a written response. You may contact the Head of HSBC InvestDirect at the following:

### **Head of HSBC InvestDirect**

HSBC InvestDirect

3381 Steeles Avenue East, Suite 300

Toronto, Ontario

M2H 3S7

### **3. Filing your complaint with the Compliance Department or Designated Complaints Officer**

If your complaint deals with conduct related concerns, you may direct your complaint at any time to the Compliance Department at HSBC Securities (Canada) Inc. Additionally, if you wish to express concerns with the manner in which your complaint was previously handled by an HSBC InvestDirect representative, you may escalate your concerns with the Designated Complaints Officer, who is a senior member of the Compliance Department and responsible for the oversight of the firm's complaint handling procedures. Receipt of your complaint will be acknowledged in writing and your concerns will be investigated before a written response is provided. You may contact the Compliance Department at the following:

#### **Designated Complaints Officer**

Compliance Department  
HSBC Securities (Canada) Inc.  
7th Floor - 70 York Street  
Toronto, Ontario M5J 1S9

**Email:** [hsbcsecurities\\_complaints@hsbc.ca](mailto:hsbcsecurities_complaints@hsbc.ca)

### **4. Internal Independent Bodies**

If you are not completely satisfied with the resolution reached after pursuing other HSBC channels, 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 other HSBC channels. 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

**Email:** commissioner\_complaints@hsbc.ca

### **HSBC Office of the Privacy Officer**

If you have unanswered questions, or unresolved privacy related concerns or complaints about the way in which personal information is collected, used or disclosed by HSBC, you may contact HSBC's Privacy Officer. The HSBC Office of the Privacy Officer will only address your concern once it has been fully investigated by HSBC InvestDirect or the Compliance Department.

### **HSBC Office of the Privacy Officer**

2910 Virtual Way  
Vancouver, BC  
V5M 0B2

**Email:** privacy\_officer@hsbc.ca

A copy of the HSBC Privacy Code is available through your local HSBC office, from the Office of the Privacy Officer or the HSBC website at [www.hsbc.ca](http://www.hsbc.ca)

## **5. Ombudsman for Banking Services & Investments**

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

If you do not feel appropriate action was taken by HSBC to resolve your concerns, you have the right to refer your complaint to the Ombudsman for Banking Services and Investments within 180 calendar days from the date of the firm's response to your complaint.

OBSI may contact HSBC's internal complaint resolution staff, including the HSBC Commissioner of Complaints, to facilitate the earliest possible resolution of your complaint. If you wish, the HSBC Commissioner of Complaints can assist you in forwarding your concerns to OBSI.

### **Ombudsman for Banking Services and Investments**

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

**Toll-free telephone:** 1-888-451-4519

**Toll-free fax:** 1-888-422-2865

**Web site:** [www.obsi.ca](http://www.obsi.ca)

**Email:** [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)

## **6. Other External Bodies**

### **Investment Industry Regulatory Organization of Canada (IIROC)**

HSBC Securities (Canada) Inc. is a member of the Investment Industry Regulatory Organization of Canada (IIROC). This is a national self-regulatory organization responsible for regulating all investment dealers in Canada. Investors who have a dispute with



their investment dealer may file a complaint with IIROC. You may contact IIROC as follows:

**Toll-free telephone:** 1-877-442-4322

**Web site:** [www.iiroc.ca](http://www.iiroc.ca) > Investors > Making a Complaint

### **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 concerns, you may write or call the Privacy Commissioner of Canada. The Privacy Commissioner of Canada is an independent office responsible for assisting customers with their privacy concerns. If you wish, the HSBC Privacy Officer can assist you in forwarding your concerns to the Privacy Commissioner of Canada.

### **Office of the Privacy Commissioner of Canada**

30 Victoria Street  
Gatineau, Quebec  
K1A 1H3

**Telephone:** (819) 994-5444

**Toll-free telephone:** 1-800-282-1376

**Fax:** (819) 994-5424

### **HSBC Mutual Funds**

Complaints or concerns specifically involving HSBC Mutual Funds can be directed to one of the following offices:

1. HSBC InvestDirect
2. HSBC Securities (Canada) Inc., Chief Compliance Officer\* (HSBC InvestDirect Division)
3. Individual Provincial Securities Commission

#### **\*Chief Compliance Officer**

HSBC Securities (Canada) Inc.  
7th Floor - 70 York Street  
Toronto, Ontario M5J 1S9

**Email:** [hsbcsecurities\\_complaints@hsbc.ca](mailto:hsbcsecurities_complaints@hsbc.ca)

## Voluntary Commitments and Codes of Conduct

Voluntary Codes of Conduct are commitments and guidelines on standards of business practice designed to protect you, our customer. At HSBC, we are committed to the following Codes of Conduct:

### **Principles of Consumer Protection for Electronic Commerce**

Our commitment to respect guidelines on protecting customers when using electronic channels for financial services, including over the Internet.

### **Guidelines for Transfers of Registered Plans**

Our commitment to respect guidelines regarding transfers of registered savings plans.

Note: For a full description of these codes please visit [www.hsbc.ca](http://www.hsbc.ca)

## **We Are Always Ready to Help**

HSBC is committed to delivering a world-class customer experience. If you have any concerns, please let us know so we can serve you better.

<sup>†</sup>In this brochure, “HSBC” includes HSBC Bank Canada and its subsidiaries: HSBC Global Asset Management (Canada) Limited; HSBC Investment Funds (Canada) Inc.; HSBC Securities (Canada) Inc. (including its division HSBC InvestDirect); HSBC Trust Company (Canada); HSBC Mortgage Corporation (Canada); HSBC Capital (Canada) Inc.; HSBC Private Wealth Services (Canada) Inc. and HSBC Financial Corporation Limited.

HSBC Securities (Canada) Inc. is a wholly owned subsidiary of, but separate entity from, HSBC Bank Canada.

HSBC Securities (Canada) Inc. is a Member of the Canadian Investor Protection Fund. HSBC InvestDirect is a division of HSBC Securities (Canada) Inc.

HSBC Securities (Canada) Inc. is a Member of the Investment Industry Regulatory Organization of Canada.

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