

# Resolving Customer Complaints

## We're here to listen

At HSBC Investment Funds (Canada) Inc., we are working hard to provide a positive experience for our customers and welcome any feedback and suggestions regarding our service and products. If you have had a poor experience, we want to hear about it and will endeavour to provide a resolution as quickly as possible. Also, if you have general feedback or have had a positive experience, we would love to hear about that too.

### How do I lodge a complaint?

As a member firm of the Mutual Fund Dealers Association of Canada (MFDA) we are required to ensure that customer complaints are handled in an effective, fair and expeditious manner. We encourage you to first raise any complaint or comment you may have with your Relationship Manager or Mutual Fund Advisor or call Telefund at 1-800-830-8888.

Alternatively, you can:

- Provide a written letter or other communication addressed to a Mutual Fund Advisor or Branch Manager at your branch. They will take personal responsibility for dealing with your concerns.
- Email [HSBCInvestmentFundsComplaints@hsbc.ca](mailto:HSBCInvestmentFundsComplaints@hsbc.ca)
- Mail a letter to our head office at:  
HSBC Investment Funds (Canada) Inc.  
PO Box 6600 Stn Terminal  
Vancouver, BC  
V6B 6R1  
Attention: Complaints Management

It will be helpful if you provide us with as much detail as possible concerning your issue. If you require assistance to document your concern in writing we will, upon your request, endeavour to assist you.

Whichever avenue you choose, we will make every effort to acknowledge receipt of your complaint within 5 business days. The acknowledgment letter will include a summary of our internal complaint handling process and may include a request for additional information reasonably required to further investigate the complaint. The acknowledgment letter will also include the contact information for the individual handling the complaint. The nature of your complaint will determine who will deal with the complaint. For example, the Compliance Department will handle any alleged misconduct and the appropriate Branch Manager will handle any customer service issues.

From here, you should expect the following from us:

- 1) Review of account documentation (i.e., customer application forms, account statements, correspondence) that may be relevant to the complaint.
- 2) Review of internal comments and supporting documents as provided by the applicable Mutual Fund Advisor(s) that relate to the concerns raised in the complaint.
- 3) Discussion with the Mutual Fund Advisor and other branch personnel regarding your concerns.
- 4) Objective and balanced assessment of your concerns vis-à-vis our records and supplementary internal information considered by the individual handling the complaint.
- 5) Within 90 days of the receipt of the original complaint, you should receive a substantive response that outlines the issue and any proposed steps of remediation or further options for escalation available to you. If this timeline cannot be met, a letter will be issued within the 90 day timeframe that outlines the reason(s) for the delay and the new estimated time for completion of the firm's review.

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### Still not resolved?

If you feel that your complaint with HSBC has not been resolved satisfactorily through this procedure, you have the right to present your complaint to the HSBC Commissioner of Complaints.

Commissioner of Complaints  
2910 Virtual Way  
Vancouver, BC  
V5M 0B2

Toll-Free Phone: 1-800-343-1180  
Fax: 604-647-2758

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

Alternatively, you may contact one of the external organizations listed below to assist in resolving your complaint.

### Ombudsman for Banking Services and Investments:

If your complaint has not been dealt with to your satisfaction, you can contact the Ombudsman for Banking Services and Investment (OBSI), an independent office responsible for assisting and resolving concerns by customers of the financial services industry. OBSI's services are provided at no cost to you; any costs associated with this service are paid by HSBC Investment Funds (Canada) Inc. You have 180 days from the date we provide you with our decision to take your complaint to OBSI.

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

Toll-Free Phone: 1-888-451-4519  
Toll-Free Fax: 1-888-422-2865

Email: [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca) or visit: [www.obsi.ca](http://www.obsi.ca).

You may take this step after you receive a substantive response from us that outlines our decision on your complaint or, if you have not received a substantive response from us, after 90 days from the date on which you filed the original complaint. OBSI will consider

complaints brought to it within 180 days of the date of our substantive response. OBSI may liaise directly with those involved in the complaint investigation and resolution at HSBC. If you wish, the HSBC Commissioner of Complaints is available to assist you in forwarding concerns to OBSI.

### MFDA:

As HSBC Investment Funds (Canada) Inc. is a member of the Mutual Fund Dealers Association of Canada (MFDA), you may also contact the MFDA. This can be done by:

Phone: 416-361-6332 or 1-888-466-6332,  
Email: [complaints@mfd.ca](mailto:complaints@mfd.ca) or visit [www.mfda.ca](http://www.mfda.ca).

### Autorité des marchés financiers:

If you are a resident of Quebec, you may raise concerns with the Autorité des marchés financiers at Place de la Cité, tour Cominar, 2640, boulevard Laurier, bureau 400, Québec (Québec) G1V 5C1, by:

Phone: 1-877-525-0337  
Fax: 418 525-9512  
Email: [information@lautorite.qc.ca](mailto:information@lautorite.qc.ca)  
or visit: [www.lautorite.qc.ca](http://www.lautorite.qc.ca).

### HSBC Office of the Privacy Officer

If you are not completely satisfied with the resolution reached by [HSBCInvestmentFundsComplaints@hsbc.ca](mailto:HSBCInvestmentFundsComplaints@hsbc.ca) about the way in which personal information is collected, used or disclosed by HSBC, they will provide you with the HSBC Office of the Privacy Officer's contact information and you may escalate your complaint.

The HSBC Office of the Privacy Officer will only address your concern once it has been fully investigated by [HSBCInvestmentFundsComplaints@hsbc.ca](mailto:HSBCInvestmentFundsComplaints@hsbc.ca). The HSBC Office of the Privacy Officer will acknowledge your complaint and following a detailed investigation, provide you with a written response.

At HSBC, we respect your privacy and are committed to safeguarding your personal information. A copy of the HSBC Privacy Code is available through your local HSBC branch or at [www.hsbc.ca](http://www.hsbc.ca).