

We're here to help

Resolving Your
Complaints

Table of Contents

Step 1

Start with your HSBC Representative 1

Step 2

Contact HSBC Customer Relations 3

Step 3

Contact HSBC Commissioner of Complaints 5

Complaints with an
HSBC Bank Canada subsidiary 6

Resolution through an
external complaint body 8

Ombudsman for Banking Services
and Investments 9

Contacting a regulatory body 10

The Financial Consumer Agency
of Canada 10

The Office of the Privacy Commissioner
of Canada 11

Voluntary Commitments
and Codes of Conduct 12

Step 1

Start with your HSBC Representative

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 products or services do not meet your expectations so we may promptly address your concerns.

We will acknowledge your complaint in person, 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 complaint. Following a detailed investigation, we will provide you with a response to your complaint in the agreed upon timeframe, containing details of our investigation, our decision and an explanation on how we reached this decision.

Please feel free to reach out to us by telephone, email, secure internet banking message, letter or in person, if we have failed to provide you with the level of service you expect to receive.

To contact HSBC Bank Canada or HSBC Mortgage Corporation (Canada)

Toll-free line

Personal: 1-888-310-HSBC (4722)

HSBC Premier: 1-866-233-3838

Business: 1-866-808-HSBC (4722)

Email

info@hsbc.ca

To contact an HSBC Bank Canada subsidiary please refer to page 6.

Internet Banking Secure Message

You can also reach us by logging onto your Internet Banking account and sending us a secure message.

HSBC Branch

For help finding the address of your nearest HSBC office, please use our Branch Locator at www.hsbc.ca/atm.

Step 2

Contact HSBC Customer Relations

The majority of our customers' complaints are resolved by one of our HSBC representatives. If your complaint has not been resolved to your complete satisfaction despite their best efforts, the HSBC representative 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

2910 Virtual Way
Vancouver, BC V5M 0B2

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

Email: customer_relations@hsbc.ca

The HSBC Customer Relations Office will acknowledge receipt of your complaint 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 complaint. 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 they reached this decision.

The HSBC Customer Relations Office also handles customer complaints directed to the 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.

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 complaint 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 they reached this decision.

The HSBC Commissioner of Complaints will only address your concern once it has been fully investigated by the Customer Relations Office. 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

Complaints with an HSBC Bank Canada subsidiary

If you have a complaint about any of the following subsidiaries of HSBC Bank Canada, please reach out to them using the contact information below:

HSBC Investment Funds (Canada) Inc.

Email: hsbcinvestmentfundscomplaints@hsbc.ca

HSBC InvestDirect, a division of HSBC Securities (Canada) Inc.

Toll-free: 1-800-760-1180

Email: investdirect@hsbc.ca

HSBC Finance Mortgages Inc.

Toll-free: 1-888-318-0271

Email: contact.hsbc.financial@hsbc.ca

HSBC Global Asset Management (Canada) Limited

3rd Floor, 885 West Georgia Street
Vancouver, BC V6C 3E8

Email: ca.amca.complaints@hsbc.ca

HSBC Private Wealth Services (Canada) Inc.

70 York Street, Suite 300
Toronto, ON M5J 1S9

Toll-free: 1-844-756-7783

Email: ca.hpws.complaints@hsbc.ca

HSBC Trust Company (Canada)

Email: trust_services@hsbc.ca

HSBC Capital (Canada) Inc.

Phone: 1-604-631-8089

The complaint procedures for the following HSBC entities are covered in this brochure:

- HSBC Bank Canada
- HSBC Mortgage Corporation (Canada)
- HSBC Trust Company (Canada)
- HSBC Capital (Canada) Inc.

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 actions 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.

Contacting 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, ranging from account opening requirements to the disclosure of information.

The Financial Consumer Agency of Canada (FCAC) investigates and monitors how financial institutions handle 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 Bank Canada, you are not satisfied with the actions we have taken to resolve your complaint and you believe there may have been a possible breach of 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 Bank Canada 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

Voluntary Commitments and Codes of Conduct

Voluntary commitments and codes of conduct are principles and guidelines on standards of business practice and are designed to protect you, our customers.

At HSBC Bank Canada, we are committed to the following Voluntary Commitments and Codes of Conduct:

Code of Conduct for Authorized Insurance Activities

Our commitment to respect guidelines on offering authorized insurance products.

Code of Practice for Consumer Debit Card Services

Our commitment to respect guidelines for protecting customers using debit card services within Canada.

Code of Conduct for the Credit & Debit Card Industry in Canada

Our commitment to the code of conduct for the Credit and Debit Card Industry in Canada.

Code of Conduct for Mortgage Prepayment Information

Our commitment to provide enhanced information regarding mortgage prepayment charges to assist borrowers in making decisions about prepaying their mortgage.

Code of Conduct – Banking Relations with Small and Medium-sized Business Customers

Our commitment to transparency, communication and following the code's standard for bank dealings with small and medium-sized businesses.

Principles of Consumer Protection for Electronic Commerce

Our commitment to respect guidelines for protecting customers using electronic channels for banking services, including the internet.

Commitment to Provide Information on Mortgage Security

Our commitment to provide consumers, shopping for a mortgage to purchase a residential property, with enough information about the nature of our mortgage security, so that, before finalizing their choice of product, they understand the implications of their choice.

Commitment on Powers of Attorney and Joint Deposit Accounts

Our commitment to provide enhanced information about powers of attorney and joint deposit accounts.

Commitment on Modification or Replacement of Existing Products or Services

Our commitment on modification or replacement of existing products or services.

Mastercard® Zero Liability

Our commitment to protect customers from the unauthorized use of their credit cards.

These guidelines outline customers' liability for fraudulent transactions.

Low Fee Account Commitment

Our commitment to offering a low-fee account and ensuring customers have access to affordable banking services.

Guidelines for Transfers of Registered Plans

Our commitment to respect guidelines regarding the transfer of registered savings plans.

Plain Language Mortgage Documents Commitment

Our commitment to making residential mortgage documents easier to understand.

If you would like a complete description of these codes, please visit your local HSBC branch or www.hsbc.ca.

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

We are always ready to help.

Issued by HSBC Bank Canada

In this brochure, *HSBC* includes HSBC Bank Canada and its subsidiaries: HSBC Mortgage Corporation (Canada) HSBC Trust Company (Canada) and HSBC Capital (Canada) Inc.

® Mastercard is a registered trademark of Mastercard International Incorporated. Used pursuant to License.

1040334-E_2017-07