

We're here to listen

Resolving customer complaints

At HSBC Investment Funds, we work hard to provide a good customer experience and welcome any feedback and suggestions. If you've had a poor experience, we want to hear about it.

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

Step 1 Start with your Relationship Manager or Mutual Fund Advisor or Representative

You may start by discussing your concerns with your Relationship Manager or Mutual Fund Advisor or Representative.

Alternatively, you can:

- Call Telefund at 1-800-830-8888
- Email HSBCInvestmentFundsComplaints@hsbc.ca
- Provide a written letter addressed to a Mutual Fund Advisor or Representative or their supervisor at your branch.
- Mail a letter to our head office at:
HSBC Investment Funds
PO Box 6600, Stn Terminal
Vancouver, BC V6B 6R1
Attention: Complaints Management

What happens next?

We will make every effort to acknowledge receipt of your complaint within 5 business days.

The nature of your complaint will determine who will be managing the complaint. For example, the Client Complaints Office and Compliance Department will handle any alleged misconduct, and a supervisor will handle any customer service issues.

From here, you should expect the following from us:

- 1) Review of account documentation and communication relevant to the complaint.
- 2) Review of internal comments and supporting documents provided by the applicable Mutual Fund Advisor(s) or Representative(s).
- 3) Discussion with the Mutual Fund Advisor or Representative and other branch employees about your concerns.

- 4) Assessment of your concerns against our records and other internal information.
- 5) A substantive response within 90 days of receiving your complaint.

If this timeline can't be met, we'll send you a written response within the 90-day timeframe outlining the reason(s) for the delay, and the new estimated time for us to complete our review.

Please note that while we review your complaint internally, the time limit set out by law (called the "limitation period") by which you can bring a lawsuit against us will continue to run. At any time, you can seek advice from your legal advisors on your complaint, including on the limitation period that applies in your province or territory.

After this step, you can refer your complaint to the Ombudsman for Banking Services and Investments (OBSI) or any external regulatory body, without continuing with any of the below steps.

Once you receive our response in Step 1, you have 180 days to refer your complaint to the OBSI whether you escalate (take Steps 2 and 3) or not. Refer to the sections below for more details.

Step 2 Escalate if your complaint is not resolved

If you're not satisfied with how your complaint was handled in Step 1, you can escalate further or ask your Relationship Manager/Mutual Fund Advisor or Representative to escalate on your behalf using the contact details below.

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 HSBC Client Complaints Office

If you're not satisfied with the resolution after following Steps 1 and 2, you can further escalate your complaint to the 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.

Toll-free: 1-800-343-1180

Email: client.complaints.office@hsbc.ca

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

This office is employed by HSBC and is not an independent dispute resolution service, unlike the 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 (OBSI)

You have the right to refer your complaint to the OBSI in these two situations:

- 1) Within 180 days of receiving a closing response from HSBC Investment Funds in Step 1; or,
- 2) If we've taken longer than 90 days to respond from the date we first received your complaint.

The OBSI service is provided at no cost to you.

Toll-free: 1-888-451-4519

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.

Mutual Fund Dealers Association of Canada

Because HSBC Investment Funds is a member of the Mutual Fund Dealers Association of Canada (MFDA), you may contact the MFDA.

Phone: 416-361-6332 or 1-888-466-6332

Email: complaints@mfd.ca

Website: www.mfda.ca

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.

Autorité des marchés financiers

Toll-free: 1-877-525-0337

Fax: 418-525-9512

Mail: Place de la Cité, tour Cominar
2640, boulevard Laurier, bureau 400
Quebec (Quebec) G1V 5C1