

The Office of the Privacy Commissioner of Canada

If you do not feel appropriate action was taken by HSBC Private Wealth Services (Canada) Inc. to resolve your privacy concerns, 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

**HSBC Private Wealth
Services (Canada) Inc.**

Resolving Client
Complaints

We're here to listen

**Issued by HSBC Private Wealth
Services (Canada) Inc.**

1500627-E_2018-11

BA # P1810002 30092019



At HSBC Private Wealth Services (Canada) Inc. 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 product or service does not meet your expectations so we may promptly address your concerns.

How do I lodge a complaint?

We encourage you to first raise any complaint or comment you may have with your Investment Counsellor or Wealth Planner.

Alternatively, you can:

Email us at: ca.hpws.complaints@hsbc.ca, or
Call us toll free at: 1-844-756-7783, or
Mail a letter to our head office at:

HSBC Private Wealth Services (Canada) Inc.
70 York St., Suite 300
Toronto, ON M5J 1S9
Attention: Middle Office

It will be helpful if you provide us with as much detail as possible concerning your issue.

We aim to acknowledge receipt of your complaint within 2 business days. Such acknowledgment will include the contact information for the individual handling your complaint. Once we have investigated your concerns, a written response will be provided.

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.

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 HSBC Private Wealth Services (Canada) Inc. Complaints Handling team. The HSBC Commissioner of Complaints can be reached at:

HSBC Commissioner of Complaints

P.O. Box 9950, Station Terminal
Vancouver, BC, V6B 4G3
Toll-free: 1-800-343-1180
Email: commissioner_complaints@hsbc.ca

Alternatively, you may contact one of the external organizations listed below to assist in resolving your complaint. The below independent dispute resolution or mediation services are made available to you at our expense.

Ombudsman for Banking Services and Investments

The Ombudsman for Banking Services and Investments (OBSI) is an independent office responsible for assisting and resolving concerns by clients of the financial services industry. OBSI will

look at your complaint if 90 days have passed since you first complained to us and you have not heard from us, or if you have received a final response from us but are still not satisfied. You have 180 calendar days to bring 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
Website: www.obsi.ca

The OBSI may liaise directly with those involved in the complaint resolution at HSBC. If you wish, the HSBC Commissioner of Complaints is available to assist you in forwarding concerns to the OBSI.

Autorité des marchés financiers

If you are a resident of Quebec, and if your complaint has not been resolved to your satisfaction, upon your request, we will send a copy of the file to the Autorité des marchés financiers which may assess the complaint and offer mediation services if appropriate. You may also raise concerns with this agency at:

Autorité des marchés financiers

Direction des plaintes et de l'indemnisation
800, rue du Square-Victoria, 22e étage
C.P. 246, tour de la Bourse
Montreal (Quebec) H4Z 1G3
Montreal: 514-395-0337
Quebec City: 418-525-0337
Toll Free: 1-877-525-0337
Fax: 877-285-4378