

# Resolving Your Complaints

## How did we do in 2017?



# Our Role

## In Resolving Your Complaints

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.

### Step 1

#### Start with your HSBC Representative

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.

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.

### 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. If you wish, you can escalate your complaint to the 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

The HSBC Customer Relations Office will acknowledge receipt of your complaint by email, telephone or mail, according to your preference. They will 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 the details of their investigation, their decision and an explanation on how they reached this decision.

The 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.

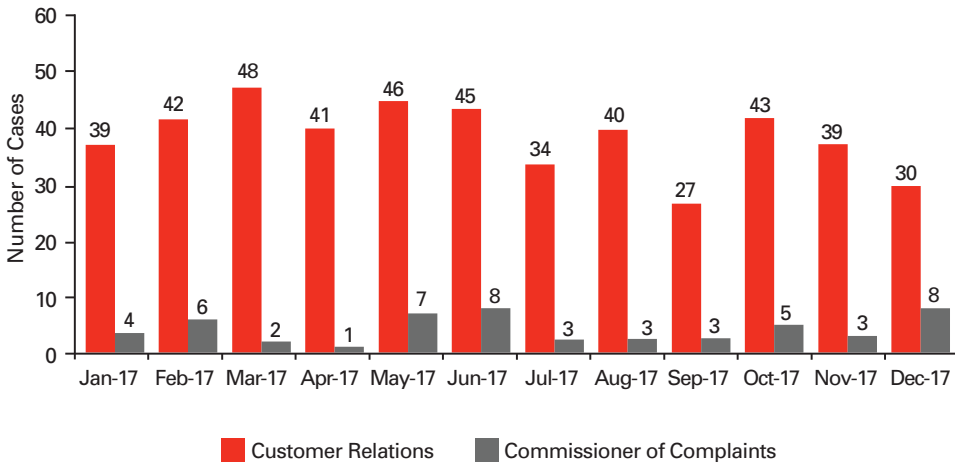
##### The HSBC Commissioner of Complaints

HSBC has established a Commissioner of Complaints to help with unresolved matters if you feel your complaint has not been adequately addressed. The HSBC Commissioner of Complaints will only address your complaint once it has been fully investigated by the Customer Relations Office.

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.

# 2017 The Year in Review

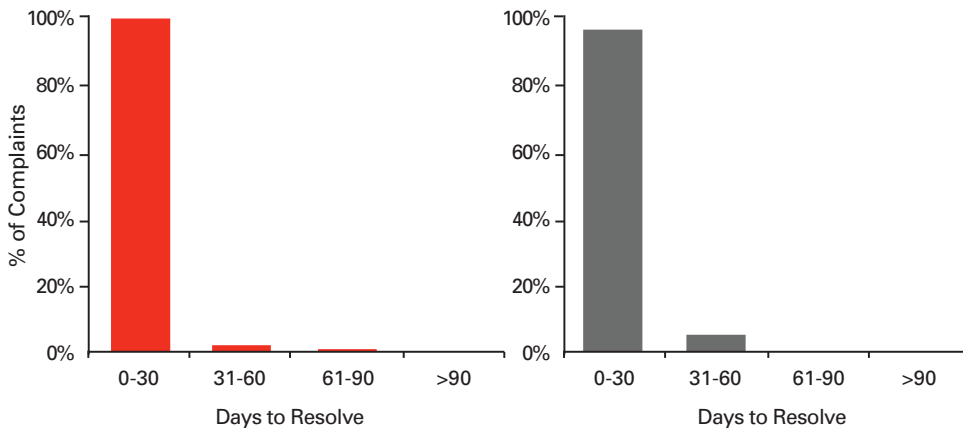
## How many complaint cases did we review?



In 2017, 474 cases were handled by the HSBC Customer Relations Office<sup>1</sup> (refer to step 2 above) and 53 cases by the HSBC Commissioner of Complaints<sup>2</sup> (refer to step 3 outlined on page 2)

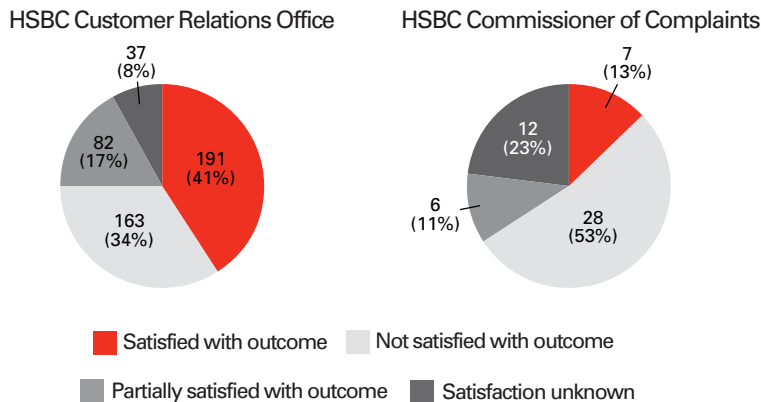
Of the 53 cases handled by the HSBC Commissioner of Complaints, 46 were related to HSBC Bank Canada and 7 were related to subsidiaries of HSBC Bank Canada.

## How long did we take to handle and close complaint cases?



On average, it took 9 business days for the HSBC Customer Relations Office to close a complaint, while on average it took the HSBC Commissioner of Complaints 13 business days.

## What was the outcome of our complaints resolution?



In 2017, 192 cases handled by the HSBC Customer Relations Office were resolved to the satisfaction of the complainant, 82 cases were resolved to partial satisfaction of the complainant, and 163 cases were resolved where the complainant was not satisfied with the outcome. Satisfaction was unknown in 37 cases.

In 2017, 7 cases handled by the HSBC Commissioner of Complaints were resolved to the satisfaction of the complainant, 6 cases were resolved to partial satisfaction of the complainant and 28 cases were resolved where the complainant was not satisfied with the outcome. Satisfaction was unknown in 12 cases.

# How to contact us

## HSBC Representative

### Toll-free line

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

HSBC Premier: 1-866-233-3838

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

### Email

info@hsbc.ca

### 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](http://www.hsbc.ca/atm)

## HSBC Customer Relations Office

2910 Virtual Way

Vancouver, BC V5M 0B2

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

**Email:** customer\_relations@hsbc.ca

## 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](mailto:hsbcinvestmentfundscomplaints@hsbc.ca)

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

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

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

### HSBC Finance Mortgages Inc.

**Toll-free:** 1-888-318-0271

**Email:** [contact.hsbc.financial@hsbc.ca](mailto: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](mailto: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](mailto:ca.hpws.complaints@hsbc.ca)

### HSBC Capital (Canada) Inc.

**Phone:** 1-604-631-8089

### HSBC Trust Company (Canada)

**Email:** [trust\\_services@hsbc.ca](mailto:trust_services@hsbc.ca)

## Questions?

If you have any questions on the content of this report, please contact the HSBC Customer Relations Office:

2910 Virtual Way  
Vancouver, BC V5M 0B2

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

Email: [customer\\_relations@hsbc.ca](mailto:customer_relations@hsbc.ca)



Issued by HSBC Bank Canada

<sup>1</sup>The HSBC Customer Relations Office handles complaints for HSBC Bank Canada and the following subsidiaries: HSBC Mortgage Corporation (Canada); HSBC Finance Mortgages Inc. ;HSBC Trust Company (Canada) and HSBC Capital (Canada) Inc.

<sup>2</sup>The HSBC Commissioner of Complaints handles complaints for HSBC Bank Canada and its subsidiaries: HSBC Global Asset Management (Canada) Limited; HSBC Investment Funds (Canada) Inc.; HSBC InvestDirect (a division of HSBC Securities (Canada) Inc.; HSBC Private Wealth Services (Canada) Inc.; HSBC Mortgage Corporation (Canada); HSBC Finance Mortgages Inc. HSBC Trust Company (Canada) and HSBC Capital (Canada) Inc