



RESOLVING YOUR COMPLAINT

Getting back to you

We'll acknowledge your message by the next working day and aim to resolve most issues within five working days.

Occasionally, we may need more time but we will keep you informed.

Communication Channel

We will follow up with you via call, email, letter or via the same channel that you used when you sent us your complaint. If you would like to choose other communication channel in relation to the handling of your complaint, or need further help, please call us on 2233 3000 or log on to HSBC Online/Mobile Banking and use the chat function.

Handling your complaint

Your complaint will be dealt with in total confidence by employees with the appropriate experience and authority, and who are not directly involved in the issue.

If a complaint is raised by a third party, we will get back to you to protect your privacy. We will offer appropriate redress if your complaint is upheld, but this will not necessarily involve financial compensation.

If you're not satisfied ...

You can ask for your case to be reviewed by management at a higher level within HSBC, if you are dissatisfied with our decision.

If you are not entirely satisfied with the way we have handled your complaint, you have the right to refer the matter to the Complaint Processing Center of the Hong Kong Monetary Authority (HKMA) on the 55/F, Two International Finance Center, 8 Finance Street, Central, Hong Kong.

For monetary disputes, you may also refer your case to the Financial Dispute Resolution Centre (FDRC), Room 408-409, 4/F, West Wing, Justice Place, 11 Ice House Street, Central, Hong Kong (hotline: (852) 3199 5199; website: www.fdrc.org.hk).

HSBC fully co-operates with the HKMA and the FDRC in the handling of complaints.