



We're here to help

Resolving your complaints

At HSBC, we want to provide you with the best customer experience possible. If we didn't meet your expectations, please let us know and we'll do our best to help.

Step 1: Start with an HSBC representative

Please use the contact information below to direct your complaint to the right entity.

HSBC Bank Canada, HSBC Mortgage Corporation (Canada) or HSBC Trust Company (Canada)

Toll-free:

- Personal Banking: 1-888-310-HSBC (4722)
- Private Client Services (PCS): 1-888-388-4722
- HSBC Premier: 1-866-233-3838
- HSBC Small Business: 1-877-955-HSBC (4722)
- Business and Corporate Banking: Contact your Relationship Manager

Outside Canada and the US (long-distance charges apply where collect calls not available):

- Personal Banking: 1-604-525-HSBC (4722)
- Private Client Services (PCS): 1-647-255-0505
- HSBC Premier: 1-604-216-8800
- HSBC Small Business: 1-647-251-HSBC (4722)
- Business and Corporate Banking: Contact your Relationship Manager

Chat or email:

- Log on to Online Banking and chat with us
- Email us at info@hsbc.ca

In person:

- Visit an HSBC branch. You can find one at hsbc.ca/findabbranch.

HSBC Investment Funds (Canada) Inc.

Contact your Relationship Manager or Mutual Fund Advisor.

Toll-free: 1-800-830-8888

Email: hsbcinvestmentfundcomplaints@hsbc.ca

Mail: HSBC Investment Funds (Canada) Inc.
(Attention: Complaints Management)
PO Box 6600, Stn Terminal
Vancouver, BC V6B 6R1

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

Email: ca.amca.complaints@hsbc.ca

HSBC Private Investment Counsel (Canada) Inc.

Toll-free: 1-844-756-7783

Email: ca.hpvc.complaints@hsbc.ca

We will automatically escalate your case (Step 2) if we haven't finished addressing your complaint within 14 days.

Step 2: Escalate if your complaint is not resolved

If you're not satisfied with how our representative handled your concerns in Step 1, you can escalate further (or ask our representative to escalate on your behalf) using the contact information 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 are not satisfied with the resolution after following Step 1 and Step 2, you can escalate further to the HSBC 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

For privacy complaints only

If your complaint is related to privacy issues, we will direct your concerns to our 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 OBSI in these two situations:

1. If you're not happy with the response from the HSBC Client Complaints Office; or,
2. If we've taken longer than 56 days to investigate and respond from the date you told us about your complaint.

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

Financial Consumer Agency of Canada

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws, voluntary codes of conduct, and public commitments.

If you have a complaint concerning any of the above, you may contact the FCAC at:

Toll-free: 1-866-461-FCAC (3222)

Mail: 427 Laurier Avenue West, 6th Floor
Ottawa, ON K1R 1B9

Website: www.fcac-acfc.gc.ca

The FCAC does not provide redress or compensation, and will not get involved in resolving complaints.

Mutual Fund Dealers Association of Canada

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

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

Email: complaints@mfd.ca

Website: www.mfda.ca

Autorité des marchés financiers

If you are a resident of Quebec, you may raise your concerns with the 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

Office of the Privacy Commissioner of Canada

The Office of the Privacy Commissioner of Canada investigates privacy complaints concerning the *Personal Information Protection and Electronic Documents Act*. If you don't feel appropriate action was taken by HSBC Canada 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

Voluntary Codes of Conduct and Public Commitments

Voluntary Codes of Conduct are commitments and guidelines on standards of business practice and are designed to protect you, our customer. At HSBC Bank Canada, we are committed to many Codes of Conduct.

If you would like a complete description of these codes, please visit an HSBC branch or hsbc.ca/bank-with-us/codes-of-conduct.

To learn more, go to hsbc.ca/complaints, call us at 1-888-310-4722, or visit a branch.

Issued by HSBC Bank Canada

"HSBC" includes HSBC Bank Canada and its subsidiaries: HSBC Mortgage Corporation (Canada); HSBC Trust Company (Canada); HSBC Investment Funds (Canada) Inc.; HSBC InvestDirect, a division of HSBC Securities (Canada) Inc.; HSBC Finance Mortgages Inc.; HSBC Global Asset Management (Canada) Limited; and HSBC Private Investment Counsel (Canada) Inc.