

We're here to help

# Resolving Your Complaints

At HSBC, we're committed to providing you with the best customer experience possible. If we didn't meet your expectations, please let us know as soon as possible and we'll see what we can do 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)  
HSBC Premier or Jade: 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)  
HSBC Premier or Jade: 1-604-216-8800  
HSBC Small Business: 1-647-251-HSBC (4722)  
Business and Corporate Banking: Contact your Relationship Manager

- **Email or online:**

Email us at [info@hsbc.ca](mailto:info@hsbc.ca) or visit [hsbc.ca/complaints](https://hsbc.ca/complaints); or log on to [Online Banking](#) and send us a secure message

- **In person:**

Visit an HSBC branch. You can find one at [hsbc.ca/findabranchn](https://hsbc.ca/findabranchn)

#### HSBC Investment Funds (Canada) Inc.

Contact your Relationship Manager or Mutual Fund Advisor

- **Toll-free:** 1-800-830-8888
- **Email:** [hsbcinvestmentfundcomplaints@hsbc.ca](mailto: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](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

- **Email:** [ca.amca.complaints@hsbc.ca](mailto:ca.amca.complaints@hsbc.ca)

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

- **Toll-free:** 1-844-756-7783
- **Email:** [ca.hpws.complaints@hsbc.ca](mailto:ca.hpws.complaints@hsbc.ca)

## Step 2

### Escalate to HSBC Customer Relations

If you feel your complaint was not resolved satisfactorily with our representative, you can escalate further or ask our representative to escalate on your behalf to Customer Relations.

#### HSBC Customer Relations

- **Toll-free:** 1-888-989-HSBC (4722)
- **Email:** [customer\\_relations@hsbc.ca](mailto:customer_relations@hsbc.ca)
- **Mail:** PO Box 9950, Station Terminal  
Vancouver, BC V6B 4G3

## Step 3

### Escalate to HSBC Commissioner of Complaints

If you are not satisfied with the resolution after following Step 1 and Step 2, you may escalate further to the HSBC Commissioner of Complaints.

The Commissioner of Complaints will only address your concern once you've received a response from Customer



Relations. The Commissioner of Complaints will provide you with an impartial review of your complaint, HSBC's final decision and an explanation about how and why this decision was reached.

#### **HSBC Commissioner of Complaints:**

- **Toll-free:** 1-800-343-1180
- **Email:** commissioner\_complaints@hsbc.ca
- **Mail:** PO Box 9950, Station Terminal  
Vancouver, BC V6B 4G3

### For privacy complaints only

If you feel your privacy-related complaint requires further review after following the escalation procedures above, you have the option to directly contact:

#### **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

You have the right to refer your complaint to the Ombudsman for Banking Services and Investments in these two situations:

1. Within 180 calendar days of receiving a closing response from HSBC; or,
2. If we have taken longer than 90 days to investigate and respond from the date your complaint is received by our Customer Relations office

#### **Ombudsman for Banking Services and Investments**

- **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, 6<sup>th</sup> 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@mfdca.ca
- **Website:** www.mfdca.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](https://www.hsbc.ca/bank-with-us/codes-of-conduct).

To learn more, go to [hsbc.ca](https://www.hsbc.ca), 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 Wealth Services (Canada) Inc.

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