



**We welcome
your feedback**



HSBC

| Opening up a world of opportunity

Service is our signature

At HSBC, our ultimate goal is to support you as you strive to achieve your hopes, dreams and ambitions.

The support we provide centres around our interactions with you and the products and services we offer.

Our commitment to resolving complaints

We aim to resolve most issues within five working days of receiving your complaint. Some matters are more complex and can take a little longer. If that is the case, we'll keep you informed of our progress.

HSBC is committed to ensuring fair outcomes and continuous improvements to our customer experience.

However, if either of the following occurs:

- a) Despite our best efforts, you believe your complaint has not been satisfactorily dealt with; or
- b) After 30 days of receipt by the Bank of your complaint, the matter has not been resolved,

you may then wish to contact an external dispute resolution scheme.

External Dispute Resolution

If your complaint has not been resolved or you believe it has not been dealt with satisfactorily, you may wish to contact the Australian Financial Complaints Authority (AFCA). The AFCA Scheme is a free service established to provide you with an independent mechanism to resolve specific complaints. AFCA can be contacted by:

phone 1800 931 678;

by email at info@afca.org.au;

online at www.afca.org.au;

or by mail at GPO Box 3, Melbourne VIC 3001.

Time limits may apply to raising a concern with AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Your feedback is always appreciated

We always welcome your feedback. We have a number of avenues open to you to provide suggestions, acknowledge positive service, or make a complaint if you have concerns regarding how you have been treated.

We assure you that if you are making a complaint about a product, procedure, or service, we take these matters extremely seriously. All complaints are treated in confidence, and we always aim to resolve them as soon as possible, so that we can better service your needs and those of our other customers in the future.



How you can provide feedback

Whatever feedback you seek to provide the following avenues are in place to ensure your comments reach the right person and are dealt with promptly.

If you are a personal banking customer and wish to provide feedback, either as a complaint or compliment, you have the following options.

Branch

Please do not hesitate to contact your local branch. In most cases, the Customer Service Manager should be able to resolve the problem; if not, ask to speak to the Branch Manager, who will undertake further action.

To find your local branch, visit [hsbc.com.au/locations](https://www.hsbc.com.au/locations)

Contact Centre

Our friendly Contact Centre is also available to assist with feedback and can be contacted in the following ways.

Toll Free: 1300 308 188

From Overseas: +61 2 9005 8181

Web

Log onto [hsbc.com.au](https://www.hsbc.com.au) and provide feedback via the "Contact Us" icon.

Mail

Customer Relations Team
HSBC Bank Australia Limited
Tower 1 - International Towers Sydney
100 Barangaroo Avenue
Sydney NSW 2000

HSBC Customer Advocate

HSBC is committed to ensuring fair outcomes and continuous improvements to our customer experience.

Our Customer Advocate advises and supports our Customer Relations team with the resolution of some complaints. The Customer Advocate team are also there to provide support for people in vulnerable circumstances including family violence, financial abuse or people living with a mental impairment. If you feel you require this additional support as part of your complaint process, please contact the Customer Advocacy team.

The HSBC Customer Advocate can be contacted via email at:
hsbc.customer.advocate@hsbc.com.au