

Handling your complaints and feedback



HSBC 
The world's local bank

Introduction

At HSBC Bank Australia Limited we are committed to the delivery of excellence through the highest customer service standards.

Whether you are providing feedback, paying a compliment or making a complaint, your input is the key to inspiring our products and services.

Providing Feedback

Your feedback helps us to maintain a high standard of service and provide products and services that satisfy your needs. If you have a suggestion about how we can improve our service please let us know.

Paying a Compliment

If you have received exceptional service from our staff, we'd love to hear about it. Our hard working staff really appreciate receiving positive feedback.

Making a Complaint

If you have any concerns about a procedure, compliance issue, or have encountered a problem with our service, we want you to tell us about it. Please rest assured that all matters are dealt with seriously by the Bank and in total confidence.

We are sensitive to your needs and would like to hear any complaints you may have so that we can provide a better service experience to you and our other customers. We are here to listen to you and help resolve your complaints as soon as possible.

This brochure outlines the simple process we have designed for our customers to provide us with feedback and complaints.

HSBC complaints and feedback procedure

Personal Customers

If you are a personal customer and have a complaint or concern, please do not hesitate to contact your branch. In most cases, the Customer Service Manager at your branch should be able to resolve the problem; if not you should ask to speak to the Branch Manager, who will undertake further investigation and action. Should you require assistance with logging your complaint, our branch staff will be pleased to help.

Corporate and Business Customers

If you are a Corporate customer, you should contact your Relationship Manager in the first instance.

Customer Relations Team

If at this stage the matter hasn't been resolved to your satisfaction, please contact our Customer Relations Team. Rest assured that an officer with the necessary authority will review your case.

You may contact our Customer Relations Team via the following:

Toll Free: 1300 308 188
From Overseas: +61 2 9005 8181
Facsimile: +61 2 9255 2647
Mail: Customer Relations Team
HSBC Bank Australia Limited
580 George Street
Sydney NSW 2000

Alternatively, you can log on to our website, www.hsbc.com.au and record your complaint or feedback via the "Contact Us" icon.

Of course, you may write to our Chief Executive Officer. You will receive an acknowledgement of your complaint and if necessary, the CEO will initiate further investigation and organise for you to be contacted as soon as possible. The appropriate address is:

Chief Executive Officer
HSBC Bank Australia Limited
580 George Street
Sydney NSW 2000

Service Level Commitment

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 to resolve. If that is the case, we'll keep you informed of our progress.

Dispute Resolution

We expect that our front line staff, managers or Customer Relations Team will completely resolve the issues you raise. However, one of the following may occur:

- a) Despite our best efforts, you believe your complaint has not been satisfactorily dealt with; or
- b) After 45 days of receipt by the Bank of your complaint, the matter has not been resolved.

You then may wish to contact an external dispute resolution scheme. However, before an external dispute resolution scheme can investigate a matter, we would like you to give us the opportunity to review it first.

External Dispute Resolution

Financial Ombudsman Service

The Financial Ombudsman Service (FOS) provides independent dispute resolution and covers complaints about financial services including banking, credit, loans, general insurance, life insurance, financial planning, investments and stock broking.

The Financial Services Ombudsman comprises 3 divisions:

- Banking and Financial
- General Insurance
- Investment, Life Insurance and Superannuation

Further information in relation to the Financial Ombudsman Service can be obtained by contacting them directly at:

Telephone

1300 78 08 08

Fax

(03) 9613 6399

Mail

GPO Box 3

Melbourne VIC 3001

Email

info@fos.org.au

Website

www.fos.org.au

Superannuation Complaints Tribunal

The Superannuation Complaints Tribunal (SCT) is an independent dispute resolution body which deals with a diverse range of superannuation related complaints and offers a free, 'user friendly' alternative to the court system.

NOTE:

HSBC Bank Australia Limited only sells superannuation products in its capacity as an authorised representative of certain Superannuation Fund providers.

You can contact SCT by writing to:

The Superannuation Complaints Tribunal

Locked Bag 3060

Melbourne VIC 3001

Phone: 1300 780 808

(+61 3 9613 7366 from overseas)

Facsimile: +61 3 8635 5588

Email: info@sct.gov.au

www.sct.gov.au

Further Information

For specific details on our responsibilities under the Code of Banking Practice, and any other compliance issues, please refer to the Bank's Customer Relations Team, which will be pleased to provide you with the necessary information.

- HSBC Bank Australia Limited ABN 48 006 434 162
AFSL No. 232595

Issued by HSBC Bank Australia Limited ABN 48 006 434 162 AFSL No. 232595
HBAA555MKT (R8) 08/10

HSBC 
The world's local bank