

Giving us feedback and making complaints

Easy Read version



HSBC

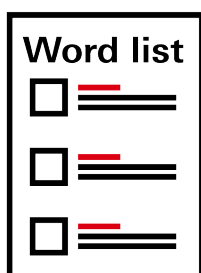
Opening up a world of opportunity

How to use this guide



We are HSBC.

We wrote this guide.



We wrote some words in **bold**.

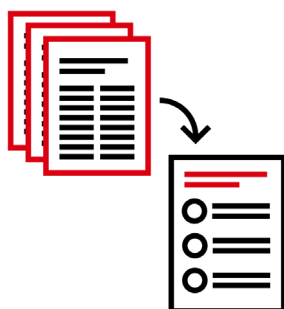
We explain what these words mean.

There is also a list of these words on page **20**.



You can ask someone you trust for support to:

- ◆ read this guide
- ◆ find more information.



This is an Easy Read summary of another guide.

It only includes the most important ideas.



You can find the other guide on our website.

www.hsbc.com.au/help/feedback-and-complaints

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About this guide



Our goal is to always support you – our customers.



And to focus on what you need from us.

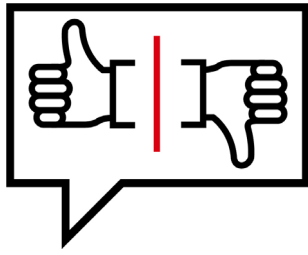
We always want to know what you think about:



◆ the support we give you



◆ our products and services.



In this guide, we explain how to give us **feedback**.



When you give feedback, you tell someone what:

- ◆ works well
- ◆ needs to be better.



We also explain how to make a **complaint**.

Complaints are more serious than feedback.



When you make a complaint, you tell someone that something:

- ◆ has gone wrong
- ◆ isn't working well.

How to tell us what you think



You can visit us in person at your nearest HSBC branch.



You can find your nearest HSBC branch on our website.

www.hsbc.com.au/locations

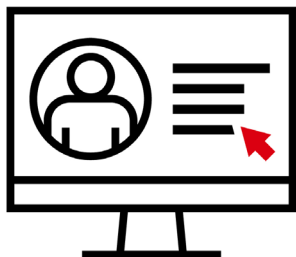


You can call us.

1300 308 188



If you are calling from outside Australia, you can call **+612 9005 8181**



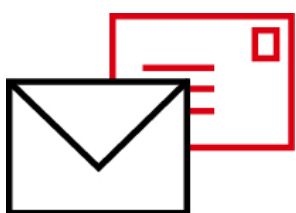
You can contact us online.

www.hsbc.com.au/help/feedback-and-complaints



Select 'Let us know online'.

You can also send a letter to:



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

Support to talk to us



You can call the National Relay Service if you:

- ◆ are deaf or hard of hearing
- ◆ find it hard to speak using the phone.

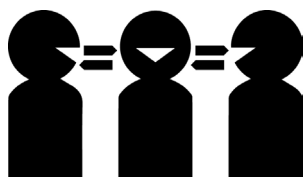


You can choose different services on the National Relay Service website.

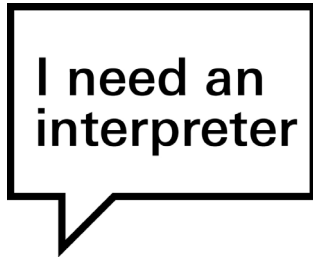
www.accesshub.gov.au/about-the-nrs/nrs-call-numbers-and-links



You can ask them to call us on **1300 308 188**.



We can also help you if you speak a language other than English.



Just tell us 'I need an interpreter'.



Our language services are free.

How we manage complaints



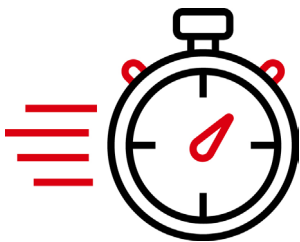
You might make a complaint about a product or service.



Or you might make a complaint if you're not happy with the support we gave you.



We want to make sure your complaint goes to the right person.



And we always try to manage our complaints as soon as we can.

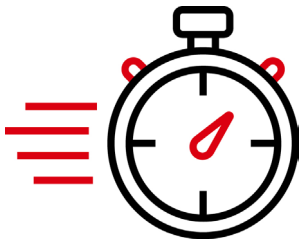
This helps us to make sure our services and support are a good experience for:



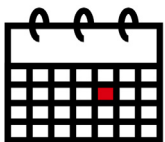
◆ you



◆ other customers in the future.



We will try to deal with your complaint as soon as we can.



If we need more time to deal with your complaint, we will:

◆ keep you updated

◆ tell you when we think we'll be finished.

If you're not happy with how we manage your complaint



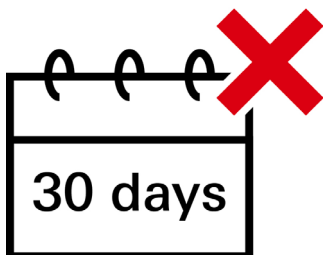
We will do everything we can to make sure we manage your complaint.

And to keep making our support and services better.

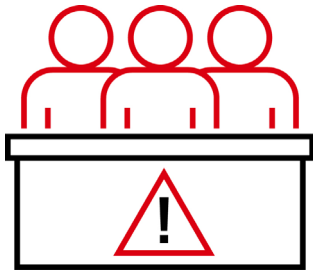
But you might want to get help from a different service if:



- ◆ you're not happy with how we manage your complaint



- ◆ we don't manage your complaint after 30 days.



If this happens, you can contact the **Australian Financial Complaints Authority (AFCA)**.

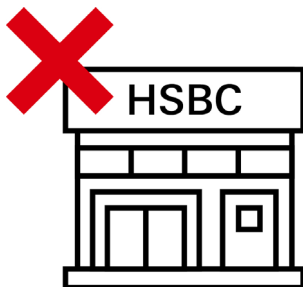


AFCA helps people who can't fix their complaint with us.

AFCA:



◆ is a free service



◆ doesn't work for us.



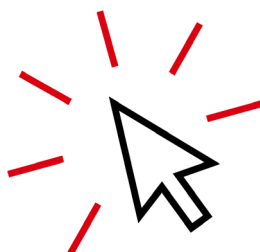
You can call AFCA.

1800 931 678



You can send AFCA an email.

info@afca.org.au



You can visit AFCA's website.

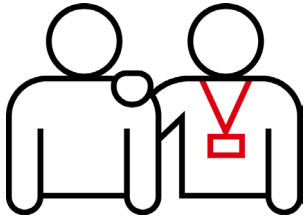
www.afca.org.au



You can also send a letter to AFCA.

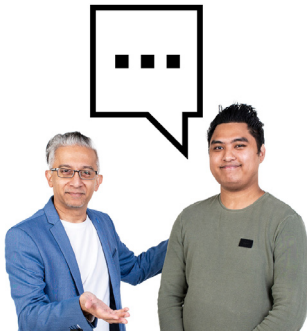
**GPO Box 3
Melbourne
VIC 3001**

What if you need more support?



You can ask us for extra support if part of your life makes it hard for you to make a complaint.

We can support you if:



◆ you need support to communicate



◆ something in your life has changed



◆ someone is treating you unfairly.



For example, you might need more support because of **family violence**.

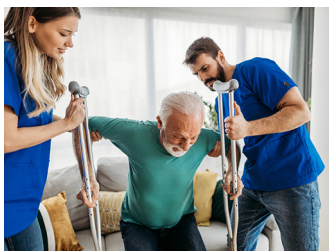
Family violence is when someone close to you hurts you, such as:



- ◆ your partner, like your boyfriend or girlfriend



- ◆ a member of your family



- ◆ someone who takes care of you



- ◆ someone you live with.

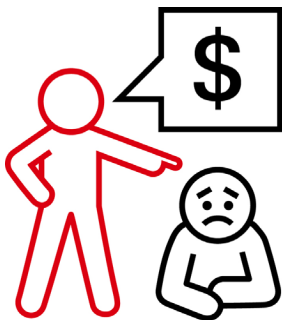


You might also need more support because of **financial abuse**.

Financial abuse is when someone:



◆ takes your money



◆ controls how you spend your money.

Contact us



You can call us for free.



1300 308 188



If you are calling from outside Australia,
you can call **+612 9005 8181**



You can use our online form.

www.hsbc.com.au/forms/feedback-complaint

You can write to us.



Customer Relations Team

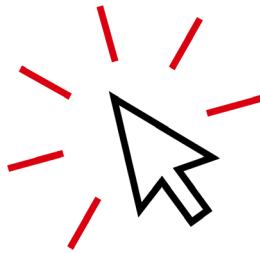
HSBC Bank Australia Limited

Level 36, Tower 1, International Towers

Sydney

100 Barangaroo Avenue

Sydney NSW 2000



You can visit our website.

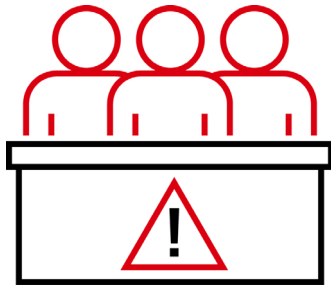
www.hsbc.com.au

Word list

This list explains what the **bold** words in this guide mean.

Australian Financial Complaints

Authority (AFCA)



AFCA helps people who can't fix their complaint with us.

AFCA:

- ◆ is a free service
- ◆ doesn't work for us.

Complaint



When you make a complaint, you tell someone that something:

- ◆ has gone wrong
- ◆ isn't working well.

Family violence



Family violence is when someone close to you hurts you, such as:

- ◆ your partner, like your boyfriend or girlfriend
- ◆ a member of your family
- ◆ someone who takes care of you
- ◆ someone you live with.



Feedback

When you give feedback, you tell someone what:

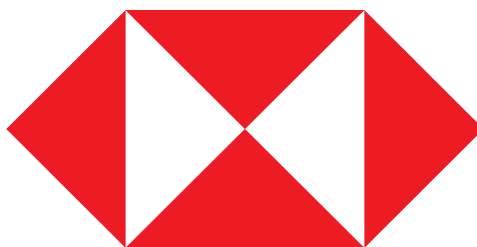
- ◆ works well
- ◆ needs to be better.

Financial abuse



Financial abuse is when someone:

- ◆ takes your money
- ◆ stops you having a say in how your money is spent
- ◆ makes you pay for other people's things.



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