

Handling your feedback

HSBC Australia, Commercial Banking

Customer service is important to us

At HSBC, our brand purpose is to advance the prosperity of all we serve; today, tomorrow and into the future. The support we provide our Commercial Banking clients focuses on both the interactions we have with your company and the products and services we offer.

HSBC adopts a people-focused and proactive approach to seeking and receiving feedback and complaints, and by doing so we demonstrate a strong commitment to addressing any issues raised by our clients.

Your feedback is always appreciated

We always welcome your feedback and have a number of avenues open to you to provide suggestions, acknowledge positive service, or make a complaint if you have concerns regarding our products and services.

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 accordance with our duty of confidentiality, and we always aim to resolve them as soon as possible, so that we can better service your needs and improve our products and services.

How to make a complaint or provide feedback

In the event you are dissatisfied with anything relating to the products and services we offer and would like to make a complaint or provide feedback, we urge you to contact your HSBC Commercial Banking Relationship Manager who will look to resolve the matter with you as soon as possible.

Our commitment to resolving complaints

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

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.

However, if you are a small business and either of the following occurs:

- 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 may then wish to contact:

- The HSBC Customer Advocate; or
- an external dispute resolution scheme

Escalating complaints - External Dispute Resolution

If your complaint has not been resolved or you believe it has not been dealt with satisfactorily and you are a small business (as defined below), you may wish to contact the Australian Financial Complaints Authority (AFCA). This is a free service established to provide you with an independent mechanism to resolve specific complaints.

AFCA Rules define 'small business' as a business that had less than 100 employees at the time of the act or omission by the financial firm that gave rise to the complaint.

Note: A complaint is excluded from AFCA's jurisdiction if the complainant is a member of a group of related bodies corporate and that group has 100 employees or more.

To contact the AFCA directly:

- call 1800 931 678; or
- email info@afca.org.au; or
- visit afca.org.au; or
- write to GPO Box 3 Melbourne VIC 3001.

Time limits may apply to raise your dispute with AFCA 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.

HSBC Customer Advocate

HSBC is committed to ensuring fair outcomes and continuous improvements to the customer experience. Our Customer Advocate advises and supports our Customer Relations team with the resolution of some complaints. The Customer Advocate and her 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.

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

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