



Handling your feedback

Complaints – we're here to help

We are committed to providing you with a first-class service and effectively delivering the products and services you need. Even with the best of intentions, we know things can go wrong. So, if for any reason you are not entirely satisfied with any aspect of our service, please let us know as soon as possible. We'll investigate the situation and where necessary, set about putting things right as quickly as possible. We will also take steps to avoid similar problems happening in the future.

Your feedback is always appreciated

We always welcome your feedback and have a number of avenues available to provide suggestions, acknowledge positive service, or make a complaint if you have concerns regarding your interactions with us.

We assure you that if you are making a complaint about a procedure or service, we take these matters extremely seriously and all complaints are treated in accordance with our duty of confidentiality.

How to make a complaint or provide feedback

First, start with your Commercial Banking Relationship Manager. Your RM will aim to understand the issue and help resolve it as soon as possible.

Alternatively, you can raise complaints, provide feedback or make enquires via the following channels:

Phone

Toll Free: 1300 300 437

From Overseas: +61 2 9005 8410

Web/Email

Access the [HSBC Commercial Banking website](#) and provide feedback via the "Complaints and feedback" button or send us an email at commercial.banking.contact@hsbc.com.au with the subject heading "Complaint/Feedback".

Mail

Commercial Banking Complaint Conduit
HSBC Bank Australia Limited
Tower 1 – International Towers Sydney
100 Barangaroo Avenue
Sydney NSW 2000
Australia



Escalating complaints

HSBC Customer Advocate

We are committed to ensuring fair outcomes for our customers and aim to continuously improve our services for you. However, if you are not satisfied with the outcome of our complaint resolution process, you have the right to take this up with HSBC's Customer Advocate.

Our Customer Advocate can be contacted via email at: hsbc.customer.advocate@hsbc.com.au. You may then wish to contact an external dispute resolution scheme (please refer below for criteria on eligibility as a commercial banking customer).

External Dispute Resolution

In the event HSBC is unable to resolve your complaint directly and you are a small business; you may have access to the Australian Financial Complaints Authority (AFCA), which provides independent dispute resolution handling complaints about financial services.

Small businesses and Primary Producers with less than 100 full time (or equivalent) employees at the time the act or omission to which your complaint relates may be able to make complaints to the AFCA. The authority can hear complaints regarding matters of up to a \$1 million in value, and order compensation of up to \$1 million for small businesses and \$2 million for primary producers. There are some exclusions that apply. To see if you are eligible to make a complaint to the AFCA Rules available at <https://www.afca.org.au/> or contact your Commercial Banking Relationship Manager.

To contact the AFCA directly, call 1800 931 678, email info@afca.org.au or visit afca.org.au or write to GPO Box 3 Melbourne VIC 3001.