

COMPLAINTS HANDLING POLICY

HSBC Continental Europe (“HBCE”) is a member of the HSBC Group, the ultimate holding company of which is HSBC Holdings plc. HSBC Continental Europe Global Banking and Markets (“GBM”) is composed of two divisions:

- Global Banking (“GB”) includes teams in charge of client relationship management (corporates, financial institutions and public sector entities) and product experts: Mergers & Acquisitions, structured finance, debt (DCM) and equity (ECM) capital markets, infrastructure and real estate financing, leverage and acquisition finance, asset finance.
- Markets and Securities Services (“MSS”) includes three activities: Global Markets (“GM”), Securities Services (“SSV”) and Global Research (“GR”). GM is the financial markets sales and trading division within GBM. HBCE Global Markets specialises in foreign exchange, credit and rates, structured derivatives and debt markets. SSV is the global management division of securities activities who offers to HSBC clients a wide range of services including but not limited to: depositary, custody, fund administration and transfer agency. These services are provided by the mother company in France, but also by its branches in Luxembourg, Germany and Ireland. GR’s purpose is to generate the best investment opportunities for its clients by providing information and sharing their insights through published and bespoke research, presentations, conferences, seminars, one-on-one meetings, attendance at expert events and corporate access.

HSBC Continental Europe GBM is committed to act in its clients’ best interest and provide them with the best customer experience. Consequently, as difficulties may arise in relation to the provision of investment services, HSBC Continental Europe GBM has adopted arrangements to enable the handling of complaints in a fair, clear and harmonized manner for all its clients.

For the purpose of this policy, a complaint should be understood as the expression of dissatisfaction or a dispute between the client (or prospect) and the professional, regardless of the interlocutor with whom it is raised.

Clients and potential clients can submit complaints free of charge.

COMPLAINTS HANDLING TIMELINE

HSBC Continental Europe GBM will acknowledge receipt of a complaint within 10 business days from the date of dispatch, unless the client or potential client has already been provided a response during such a period and is satisfied with HSBC Continental Europe GBM’s resolution of the complaint.

HSBC Continental Europe GBM aspires to fully respond and resolve complaints within 20 business days. If in-depth research is necessary, the response time cannot exceed 2 months from the date of dispatch. In the unlikely event where, due to particular circumstances, a complaint could not be resolved within 2 months, HSBC Continental Europe GBM would provide the client with the rationale for the delay.

For any complaint relating to the use of payment services, HSBC Continental Europe GBM undertakes to provide an answer within a maximum of 15 working days of its dispatch. In the unlikely event where, due to particular circumstances, a complaint could not be resolved within 15 days, HSBC Continental Europe GBM would provide the client with the rationale for the delay. In any case, the response time should not exceed 35 days from the date of dispatch.

CONTACTS TO LODGE A COMPLAINT

For any complaint, a client should **in priority** refer to their usual commercial contact within HSBC Continental Europe GBM.

In the event where the client would not be satisfied by the resolution provided by their usual commercial contact, a client can submit the complaint:

- Via post mail to the following address:

HSBC Continental Europe
Réclamations Clients GBM
38 Avenue Kléber
75116 Paris

- Via email: reclamations-clients-gbm@hsbc.fr

ALTERNATIVE DISPUTE RESOLUTION MECHANISMS

Where a client or potential client is not satisfied with HSBC Continental Europe GBM's response to their complaint or the actions undertaken to resolve the complaint, the client or potential client may refer the complaint to an alternative dispute resolution entity recognised by an EEA financial regulator, or be able to take civil action.

For all transactions in financial instruments, if the client is not satisfied by the response of HSBC Continental Europe GBM to their complaint, the client may refer to the Ombudsman of the AMF (Financial Markets Authority) at the following address:

Autorité des marchés financiers
La médiation
17, Place de la Bourse
75082 PARIS CEDEX 02

More information on the AMF ombudsman is available on the AMF's website at:
<https://www.amf-france.org/en/amf-ombudsman>

For a credit transaction (refusal, denunciation), if the client is not satisfied by the response of HSBC Continental Europe GBM to their complaint, the client may refer to the Credit Ombudsman:
[MEDIATEURCREDIT - Accueil | Le portail des ministères économiques et financiers \(banque-france.fr\)](https://www.mediateurcredit.fr)

For all insurance matters, if the client is not satisfied by the response of HSBC Continental Europe GBM to their complaint, the client may refer to Insurance Ombudsman at the following address:

Le Médiateur de l'Assurance
TSA 50110
75441 Paris Cedex 09

More information on the Insurance ombudsman is available on the website – [La médiation de l'assurance - Accueil \(mediation-assurance.org\)](https://www.mediation-assurance.org).

