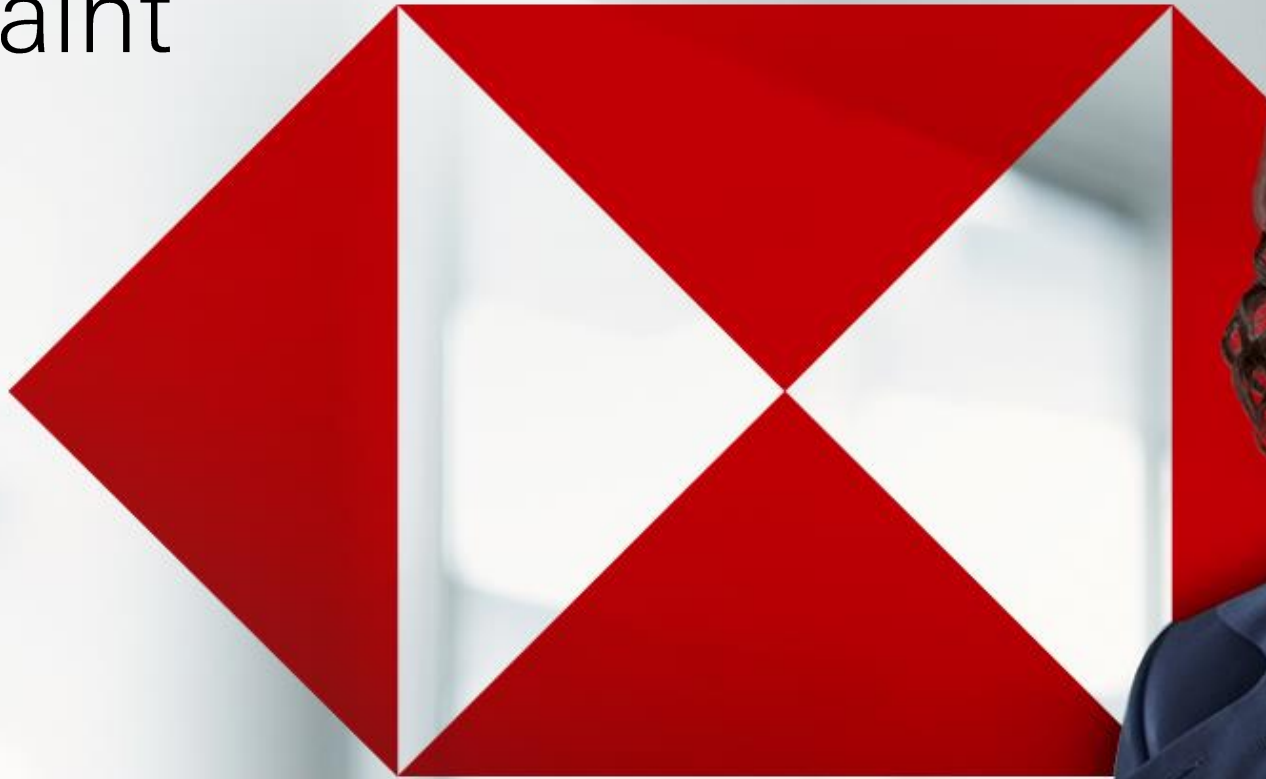


# Our Commitments In the event of A complaint



# The contacts at your disposal

HSBC Continental Europe attaches great importance to the quality of its services and its customers' satisfaction about all areas such as the processing of your daily operations, the delivery of services, the relationship with your usual commercial contact...

In some circumstances, you may feel that you do not have the service to the level you expected and wish to express your dissatisfaction by sending us a complaint.

HSBC Continental Europe have a multiple level process to report your dissatisfaction.

The handling of your claim is free of charge.

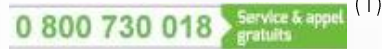


## First step,

You should in priority refer to your usual commercial contact and their management within HSBC Continental Europe to express your dissatisfaction.

You can contact them:

- ◆ On their direct phone line or email;
- ◆ Or to the following number



## Second step,

In the event where you are not satisfied by the response provided by your usual commercial contact, you may submit your complaint:

- ◆ Via post mail to the following address:

**HSBC Continental Europe**  
**Service Qualité Clients**  
38, avenue Kléber - 75116 Paris

- Via email: [qualite-entreprise@hsbc.fr](mailto:qualite-entreprise@hsbc.fr)

## Alternative dispute resolution mechanisms

- For all transactions in financial instruments, if you're not satisfied by the response of HSBC Continental Europe, you may refer to the Ombudsman of the AMF (Financial Markets Authority)

[The AMF Ombudsman | AMF](#)

- For all insurance matters, if you're not satisfied by the response of HSBC Continental Europe, you may refer to Insurance Ombudsman at the following address:

Le Médiateur de l'Assurance

TSA 50110

75441 Paris Cedex 09

[www.mediation-assurance.org](http://www.mediation-assurance.org)

- For a credit transaction (refusal, denunciation), if you're not satisfied by the response of HSBC Continental, you may refer to the Credit Ombudsman:

[Saisir la médiation du crédit | Banque de France](#)

You may also consider to take civil action at any time.

(1) toll-free-number Monday to Friday from 8:30 am to 6 pm.

## Complaints handling timeline:

- ◆ HSBC Continental Europe will acknowledge receipt of your complaint promptly and at the latest within 10 business days from the date of dispatch, unless you've already received a response in the meantime and are satisfied with it.
- ◆ HSBC Continental Europe aspires to fully respond and resolve complaints within 20 working days. If in-depth research is necessary, the response time cannot exceed 2 calendar months from the date of dispatch. In the unlikely event where, due to particular circumstances, a complaint could not be resolved within 2 calendar months, HSBC Continental Europe would provide you with the rationale for the delay.
- ◆ For any complaint related to **the use of payment services**, HSBC Continental Europe will provide an answer within a maximum of 15 business days from the initial dispatch day. In the unlikely event where, due to particular circumstances, a complaint could not be resolved within 15 business days, HSBC Continental Europe would provide the client with the rationale for the delay and specifying the final date on which the Payment Service User Client will receive a final response. In any case, the response time should not exceed 35 business days from the date of dispatch.

## How HSBC Continental Europe handles your complaint:

- ◆ By keeping you regularly informed of the progress of your application if further research is needed.
- ◆ By implementing the announced solution as soon as possible.
- ◆ By providing you with alternative dispute resolution mechanisms as the level of the Service Customer Quality and the Mediators if the answer given to you is not satisfactory.

Some claims may relate to HSBC in France and/or external providers working for HSBC. In this case, we coordinate with these companies so that you receive a complete response.

For more information:

Contact your regular contact

Call  \*

Log on [www.business.hsbc.fr](http://www.business.hsbc.fr) or [www.europe.business.hsbc.com/en-gb](http://www.europe.business.hsbc.com/en-gb)

(1) Monday to Friday from 8:30 am to 6 pm (CET)

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Registered Office: 38, avenue Kléber - 75116 Paris -

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Non-contractual document - Published by HSBC Continental Europe

Réf. : 24.003.18 - 12/2024