



COMPLAINTS PROCEDURE

HSBC BANK plc – JOHANNESBURG BRANCH

HSBC SECURITIES (SOUTH AFRICA) (PTY) LTD

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1. INTRODUCTION

HSBC Bank Plc, Johannesburg is a registered Bank and is a member of the **Johannesburg Stock Exchange (“JSE”)** and a registered **Financial Services Provider (“FSP”)** in terms of the **Financial Advisory and Intermediary Services (“FAIS”)** Act 37 of 2002.

HSBC Securities (South Africa) (Pty) Limited is a member of the **JSE**.

FAIS is aimed at

- protecting consumers by ensuring that the rendering of intermediary services
- and/or the giving of advice in relation to a financial product is done in a competent and transparent manner.
- consumers of financial products have the right to complain about any inappropriate advice or services rendered.

2. CONSUMER COMPLAINTS PROCEDURE

1.1 Who may lodge the complaint

The complaint may be lodged by you as a client, a nominated beneficiary or a lawful successor.

1.2 What constitutes a complaint?

A complaint may be lodged by you against HSBC or any of its representatives if:

- HSBC has treated you unfairly and unreasonably;
- HSBC has acted dishonestly, negligently or recklessly;
- HSBC has contravened or failed to comply with any instruction given by you, or any agreement or mandate entered into with you;
- You have suffered, or are likely to suffer, financial prejudice or damages as a result of HSBC failing to comply with the provisions of FAIS, the JSE Equities Rules and Interest Rate and Currency Derivatives Rules or the Code of Banking Practice; or
- You suffered prejudice or damages as a result of the wilful or negligent financial service rendered by HSBC or its representative.

1.3 How to lodge the complaint with HSBC

Submit your complaint in writing to:
Client Feedback
HSBC BANK plc – Johannesburg Branch
Private Bag X785434
Sandton
2146
Telephone: +27 (11) 676-4200
Email: clientfeedback@za.hsbc.com

1.4 Receipt of the complaint

Once you have lodged your complaint we will:

- Acknowledge receipt of the complaint within 2 working days;
- Investigate the complaint in a timely and fair manner; and
- Respond to you with the outcome of our investigation.

1.5 Escalation of Complaints to South African Regulators

JSE

- A complainant may refer a JSE-related complaint if the complaint remains unresolved or cannot be resolved to the complainant's satisfaction, to the JSE Market Regulation Department. This must be done by the complainant within 4 weeks of receiving HSBC's final response and within 6 months of the incident giving rise to the complaint.
- If the JSE Market Regulation Department is unable to facilitate a resolution of the complaint within 4 weeks of lodgement of the complaint with it, the Director of Surveillance will refer the unresolved complaint to the Company Secretary of the JSE to be dealt with in terms of the dispute resolution rules.

FAIS

- A formal complaint must be submitted to HSBC to provide us with an opportunity to resolve the complaint, prior to the complaint being escalated to the FAIS Ombud.
- Escalation of a complaint to the FAIS Ombud by the complainant must be done within 6 months of receiving HSBC's final response.
- If the complaint is not resolved or the complainant is unhappy with the outcome or the complainant does not receive a response within 6 weeks, then the complainant may approach the FAIS Ombud.

Ombudsman for Banking Service

If a client is unhappy with the outcome of a banking related complaint, the complaint may be lodged with the Ombudsman for Banking Service's Office.

1.6 Contact Details for the South African Regulators:

The FAIS Ombud – Office of the Ombud for Financial Services Providers

Telephone number: +27 12 470 9080 / +27 12 762 5000

Facsimile number: +27 12 348 3447 / +27 12 470 9097 / +27 86 764 1422

E-mail address: info@faisombud.co.za

Website: www.faisombud.co.za

Postal address:

P O Box 74571
Lynnwood Ridge
Pretoria
0040

Physical address:

Kasteel Park Office Park
Orange Building, 2nd Floor,
546 Jochemus Street, Erasmus Kloof,
Pretoria, 0048

JSE Market Regulation Division

Director: Market Regulation

Telephone number +27 11 520 7000

E-mail address surveillance@jse.co.za

Website www.jse.co.za

Physical address:

JSE Limited
One Exchange Square,
Gwen Lane,
Sandown, 2196

Office of the Ombudsman for Banking Services

Telephone number: 0860 800 900 / +27 11 712 1800

Fax number: +27 011 483 3212

E-mail address: info@obssa.co.za

Website: www.obssa.co.za

Postal address:

P O Box 5728
Johannesburg
2000

Physical address:

1st Floor, Houghton Place
51 West Street
Houghton
Johannesburg