



We're here to help

Resolving your complaints

At HSBC, we are committed to providing you with the best customer experience we can. We encourage you to let us know, as soon as possible, whenever our service does not meet your expectations so that we can promptly address your concerns.

Step 1: Start with the HSBC Finance Customer Service Team

Toll-free: 1-888-318-0271

Email: contact.hsbc.financial@hsbc.ca

We will automatically escalate your case (Step 2) if we haven't finished addressing your complaint within 14 days.

Step 2: Escalate if your complaint is not resolved

The majority of our customers' concerns are resolved by one of our HSBC Finance customer service representatives. If your concern has not been resolved to your satisfaction despite their best efforts, they will escalate matters on your behalf.

To ensure your concerns are fully addressed in a prompt and efficient manner, the HSBC representative will provide the following information in the escalation:

- Pertinent facts related to your complaint
- Name and location of the HSBC representative with whom you initiated this matter
- Names of any other individuals involved

You can also escalate your complaint directly using the contact information below:

Toll-free: 1-888-989-HSBC (4722)

Email: escalated.complaints.canada@hsbc.ca

Mail: PO Box 9950, Station Terminal
Vancouver, BC V6B 4G3

Step 3: Escalate to HSBC Client Complaints Office

If you are not satisfied with the resolution after following Steps 1 and 2 above, you may escalate your complaint to the HSBC Client Complaints Office.

This office will only investigate once you've tried to resolve your concerns through the previous two steps. The Client Complaints Office will review your complaint and provide HSBC's final decision and an explanation about how and why this decision was reached.

Toll-free: 1-800-343-1180

Email: client.complaints.office@hsbc.ca

Mail: PO Box 9950, Station Terminal
Vancouver, BC V6B 4G3

Resolution through an external complaint body

Ombudsman for Banking Services and Investments (OBSI)

You have the right to refer your complaint to OBSI in these two situations:

1. If you're not happy with the response from the HSBC Client Complaints Office; or,
2. If we've taken longer than 56 days to investigate and respond from the date you told us about your complaint.

Toll-free: 1-888-451-4519

Fax: 1-888-422-2865

Email: ombudsman@obsi.ca

Mail: 20 Queen Street West, Suite 2400
PO Box 8, Toronto, ON M5H 3R3

Website: www.obsi.ca

Resolution through a regulatory body

Financial Consumer Agency of Canada

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws, voluntary codes of conduct, and public commitments.

If you have a complaint concerning any of the above, you may contact the FCAC at:

Toll-free: 1-866-461-FCAC (3222)

Mail: 427 Laurier Avenue West, 6th Floor
Ottawa, ON K1R 1B9

Website: www.fcac-acfc.gc.ca

The FCAC does not handle issues involving product pricing; service quality loan and credit granting policies; billing; or other general service issues.

Office of the Privacy Commissioner of Canada

The Office of the Privacy Commissioner of Canada investigates privacy complaints concerning the *Personal Information Protection and Electronic Documents Act*. If you do not feel appropriate action was taken by HSBC Finance Mortgages Inc. to resolve your privacy matter, you may contact the Privacy Commissioner of Canada:

Toll-free: 1-800-282-1376

Mail: 30 Victoria Street
Gatineau, Quebec K1A 1H3

Website: www.priv.gc.ca

If you have any concerns, please let us know so we can serve you better.

We are always ready to help.