

# We're here to listen

## Resolving your complaints

At HSBC InvestDirect – a division of HSBC Securities (Canada) Inc. – we work hard to provide a good customer experience and welcome any feedback and suggestions. If you've had a poor experience, we want to hear about it.

Please follow the steps below to direct your complaint to the right teams.

### Step 1 Start with contacting HSBC InvestDirect

You may start by discussing your concerns with HSBC InvestDirect by contacting us at the following:

**Toll-free telephone:** 1-800-760-1180

**Email:** [investdirect@hsbc.ca](mailto:investdirect@hsbc.ca)

**Mail:** Attention: Customer Complaints  
1725 16<sup>th</sup> Avenue, Suite 102  
Richmond Hill, Ontario, L4B 4C6

#### What happens next?

Your complaint will be reviewed by HSBC InvestDirect. We will acknowledge receipt of your complaint within 5 business days. This acknowledgment may include a request for you to provide additional information if reasonably required to investigate the complaint.

The nature of your complaint will determine who will be managing the complaint. For example, the Compliance Department will handle any alleged misconduct, and the HSBC InvestDirect Management team will handle any customer service issues.

From here, you should expect the following from us:

- 1) Review of account documentation and communication relevant to the complaint.
- 2) Review of supporting HSBC InvestDirect documentation related to the concerns raised in the complaint.
- 3) Assessment of your concerns against our records and other internal information.
- 4) A substantive response within 90 days of receiving your complaint.

If this timeline can't be met, we will inform you in writing within the 90-day timeframe of the reason(s) for the delay, and the new estimated time for us to complete our review.

**Important Note:** After this step, you can refer your complaint to the Ombudsman for Banking Services and Investments, without continuing with any of the below steps. Refer to the **Ombudsman for Banking Services and Investments** (OBSI) section for more details.

### Step 2 Contact our Office of the Head of HSBC InvestDirect

If you're not satisfied with how your complaint was handled in Step 1, you can escalate further to the Head of HSBC InvestDirect.

**Email:** [investdirect@hsbc.ca](mailto:investdirect@hsbc.ca)

**Mail:** Attention: Head of HSBC InvestDirect  
1725 16<sup>th</sup> Avenue, Suite 102  
Richmond Hill, Ontario, L4B 4C6

**Note:** Depending on the nature of your complaint, we may refer you to another team for escalation. You also have the right to refer your complaint to the OBSI or any external regulatory body at any time. Refer to the sections below for more details.

#### Designated Complaints Officer

If your complaint deals with conduct related concerns, or if you wish to express concerns with the manner in which your complaint was previously handled by an HSBC InvestDirect representative, you may escalate your concerns with the Designated Complaints Officer, who is member of senior management and is responsible for the oversight of the firm's complaint handling procedures and the oversight of HSBC InvestDirect's complaint handling procedures.

#### Designated Complaints Officer

**Mail:** Attention: Compliance Department  
HSBC InvestDirect  
16 York Street, 6th Floor  
Toronto, ON M5J 0E6

**Email:** [investdirect@hsbc.ca](mailto:investdirect@hsbc.ca)



## Resolving your complaints – continued

### Step 3 Escalate to HSBC Client Complaints Office

If you're not satisfied with the resolution after following Steps 1 and 2, you can further escalate your complaint to the HSBC Client Complaints Office, which offers clients a voluntary option for an internal review process.

Based on historical data, this office generally completes their review within 60 calendar days. The time limit for starting legal action will continue while this office reviews your complaint.

#### HSBC Client Complaints Office

**Toll-free:** 1-800-343-1180

**Email:** [client.complaints.office@hsbc.ca](mailto:client.complaints.office@hsbc.ca)

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

This office works independently from HSBC InvestDirect; however, it is employed by our affiliate HSBC Bank Canada and is not an independent dispute resolution service, unlike the Ombudsman for Banking Services and Investments (OBSI).

### For privacy complaints only

If your complaint is related to privacy issues, we will direct your concerns to our Chief Privacy Officer:

#### HSBC Chief Privacy Officer

**Email:** [privacy\\_officer@hsbc.ca](mailto:privacy_officer@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 the OBSI, without going to the HSBC Client Complaints Office, in these two situations:

1. Within 180 days of receiving a closing response from HSBC InvestDirect; or,
2. If we've taken longer than 90 days to respond from the date we received your complaint.

The OBSI service is provided at no cost to you.

**Toll-free:** 1-888-451-4519

**Fax:** 1-888-422-2865

**Email:** [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)

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

**Website:** [www.obsi.ca](http://www.obsi.ca)

### Contacting a regulatory body

You also have the option to contact one or more of the external organizations listed below at any time to help resolve your complaint.

#### Investment Industry Regulatory Organization of Canada (IIROC)

As HSBC Securities (Canada) Inc. is a member of the Investment Industry Regulatory Organization of Canada (IIROC), you may contact IIROC.

**Phone:** 1-877-442-4322

**Email:** [investorinquiries@iirroc.ca](mailto:investorinquiries@iirroc.ca)

**Website:** [www.iirroc.ca](http://www.iirroc.ca)

#### Office of the Privacy Commissioner of Canada

This office investigates privacy complaints concerning the *Personal Information Protection and Electronic Documents Act*. If you don't feel appropriate action was taken by HSBC 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](http://www.priv.gc.ca)

#### For Quebec residents

If you are a resident of Quebec and you are not satisfied with the outcome or the examination of your complaint, you can also request us to transfer your complaint file to the Autorité des marchés financiers.

#### Autorité des marchés financiers

**Toll-free:** 1-877-525-0337

**Fax:** 418-525-9512

**Mail:** Place de la Cité, tour Cominar,  
2640, boulevard Laurier, bureau 400,  
Quebec (Quebec) G1V 5C1