



Your voice matters



Did we put a smile on your face?

At HSBC, customer delight is a priority. We try our best to provide excellent service to all our customers. If you like the way we served you or just did something special, we would love to hear about it. This will encourage our employees to serve you better at all times.

Please share your feedback by visiting the compliments section in our website www.hsbc.co.in

<https://forms.hsbc.co.in/en-in/forms/compliments/>

Awareness of the Grievance Redressal mechanism

At HSBC, Customer Delight is our priority and we are committed to provide our customers Best in Class Banking Experience. If customers are happy with our services, we would love to hear from them. Similarly, customer feedback helps us strengthen things that we are doing well and at the same time improve on areas where we need to do better.

The customer can record their grievances/provide their feedback in writing or verbally. The customer can approach the Bank to register a complaint through any of our service touch points given hereunder and expect a response within 10 days of complaint registration.

For any service requests or queries, you can approach your nearest Branch or Contact Centre. If at any stage, you feel that our service levels are not up to your expectations, please register your complaint at any of the following access channel.

Level 1

You may visit our Grievance Policy at our website www.hsbc.co.in to make a complaint

OR

- (a) Make a complaint via our online form available in our Website www.hsbc.co.in
- (b) Contact our PhoneBanking Services (for contact details check our Website www.hsbc.co.in)
- (c) Login your Personal Internet Banking and write to us
- (d) Visit any of our Branches in India

We will respond to your complaint within 10 days.

If you do not receive a response within 10 days from the channels under L-1, or, if you are not satisfied with the response received, please check below for the next level of escalation

We recommend that you send an e-mail to us via secured channel i.e. by logging to your Internet Banking account. This is to ensure that we maintain customer confidentiality and security.

Level 2

If you are not satisfied with the resolution which you receive, or if you do not hear from us in 10 days, please write to the Regional Nodal Officers of the Bank. Please visit the Bank's website www.hsbc.co.in for contact details of our Regional Nodal Officers.

While registering your complaint under Level-2, please quote the complaint reference number provided by the Customer Service officer in case you wish to correspond further on the same issue. For any service requests or queries, please approach your nearest Branch or Contact Centre.

OR

You may also contact the Nodal Officer Team between 09:30 AM to 06:00 PM, Monday to Friday.

Nodal officer Escalation contacts		
Region	Regional Nodal Officer	Address
Andhra Pradesh	Ms. Soumya P Rajam	The Hongkong and Shanghai Banking Corporation Limited 6-3-1107 & 1108, Raj Bhavan Road, Somajiguda, Hyderabad - 500 082
Chandigarh	Mr. Vivek Pal	The Hongkong and Shanghai Banking Corporation Limited SCO 1, Sector 9-D, Chandigarh - 160 017
Delhi/Haryana/ Uttar Pradesh	Mr. Sandeep Kumar Sharma	The Hongkong and Shanghai Banking Corporation Limited Birla Towers, 25 Barakhamba Road, New Delhi - 110 001
Gujarat	Ms. Barkha Mishra	The Hongkong and Shanghai Banking Corporation Limited Mardia Plaza, C. G. Road, Ahmedabad - 380 006
Karnataka	Ms. Bavitha Kaveri	The Hongkong and Shanghai Banking Corporation Limited No - 7, M. G. Road, Bengaluru, Karnataka - 560 001
Kerala	Ms. Suneeta Sudhakaramenon	The Hongkong and Shanghai Banking Corporation Limited Pulikkal Estates. M. G. Road, (Near Medical Trust Hospital), Kochi - 682 016
Maharashtra	Mr. Arijit Chakraborti	The Hongkong and Shanghai Banking Corporation Limited 46B, Asha Mahal, Dr. G. Deshmukh Marg, Mumbai - 400 026
Rajasthan	Mr. Ashish Misra	The Hongkong and Shanghai Banking Corporation Limited 61-A, Sardar Patel Marg, C-Scheme, Jaipur - 302 001
Tamil Nadu	Mr. Santosh Anand	The Hongkong and Shanghai Banking Corporation Limited Rajalakshmi, No. 5 & 7 Cathedral Road, Chennai - 600 086
West Bengal	Ms. Sheetal Mundle	The Hongkong and Shanghai Banking Corporation Limited 31, BBD BAG, Dalhousie Branch, Kolkata - 700 001

OR

Call the Nodal Officer

Call the Nodal Officer Team between 09:30 AM to 06:00 PM, Monday to Friday on contact number: 040-61268015 / 080-71898015.

Fax number : +91-022-66476011 and +91-022-49146011

OR

You can write to Code Compliance Officer referring to respective line of business and contact person:

Line of business	Contact	Address	E-mail ID
Business Banking	Mr. Madanmeer Purushothaman	The Hongkong and Shanghai Banking Corporation Limited "Rajalakshmi", No.5 & 7, Cathedral Road, Chennai - 600 086	madanmeer.purushothaman@hsbc.co.in
Credit Card and Personal Loan	Mr. Deepak Sarup	The Hongkong and Shanghai Banking Corporation Limited NESCO - IT Park Bldg. 3, 9th Flr, Nesco Complex, Western Express Highway, Goregaon (East), Mumbai - 400 063	Deepaksarup@hsbc.co.in
Mortgages	Mr. Tarun Kapur	The Hongkong and Shanghai Banking Corporation Limited NESCO - IT Park Bldg. 3, 9th Flr, Nesco Complex, Western Express Highway, Goregaon (East), Mumbai - 400 063	tarun.kapur@hsbc.co.in

You can write to Code Compliance Officer referring to branch:

Branch	Contact	Address	E-mail ID
Mumbai Main Office, Peddar Road, Juhu, Pune and Prabhadevi	Mr. Sarish Menon	The Hongkong and Shanghai Banking Corporation Limited 52/60, M. G. Road, Fort, Mumbai 400 001	sarishmenon@hsbc.co.in

Dalhousie, Gariahat, Bandra, Borivali, Andheri, Chembur, Powai and Ahmedabad	Mr. Vikas Vora	The Hongkong and Shanghai Banking Corporation Limited HSBC Centre, Dr. Ambedkar Road, Bandra (West), Mumbai - 400 050	vikasvora@hsbc.co.in
Bangalore, Jayanagar, Kochi, Chennai, Hyderabad and Coimbatore	Mr. Rajeev P B	The Hongkong and Shanghai Banking Corporation Limited No. 7, M G Road, Bengaluru - 560 001	rajeevpb@hsbc.co.in
New Delhi, Greater Kailash, Noida, South Extension, Gurgaon, Chandigarh and Jaipur	Mr. Praveen Chandna	The Hongkong and Shanghai Banking Corporation Limited Birla Tower, 25 Barakhamba Road, New Delhi - 110 001	praveenchandna@hsbc.co.in

Level 3

If you are not satisfied with the response that you receive from the above or if you do not receive a response within 10 days, you may contact the office of the Chief Nodal Officer whose details are provided below:

Mr. Sabry Ali, Chief Nodal Officer

The Hongkong and Shanghai Banking Corporation Limited, NESCO - IT Park Bldg. 3, 9th Floor, Nesco Complex, Western Express Highway, Goregaon (East), Mumbai - 400 063.

E-mail: pnohsbcbank@hsbc.co.in

OR

Make a complaint to Senior Management via our online form available in Bank's website www.hsbc.co.in

Line of business	Contact person & email	Address
Wealth & Personal Banking	Mr. Arunabha Hajra (Head of Customer Relations) headcustomerrelations.retailbanking.in@hsbc.co.in	The Hongkong and Shanghai Banking Corporation Limited NESCO - IT Park Bldg 3, Western Express Highway, Goregaon (East), Mumbai - 400063

Wealth & Personal Banking	Mr. Raghujit Narula (Country / Region Head of Wealth & Personal Banking) headretailbanking@hsbc.co.in	The Hongkong and Shanghai Banking Corporation Limited NESCO - IT Park Bldg 3, Western Express Highway, Goregaon (East), Mumbai – 400063
Customer Propositions & Marketing	Mr. Jaswinder Singh Sodhi (Head of Customer Propositions & Marketing) headcustomervalue.retailbanking.rbwm@hsbc.co.in	The Hongkong and Shanghai Banking Corporation Limited NESCO - IT Park Bldg 3, Western Express Highway, Goregaon (East), Mumbai – 400063
Business Banking	Mr. Prakash Jaiswal (Head of Business Banking) headbusinessbanking@hsbc.co.in	The Hongkong and Shanghai Banking Corporation Limited 52/60 M. G. Road Fort, Mumbai - 400001
Global Banking & Markets	Amitabh Malhotra (Head of Global Banking & Markets) headcommercialbanking@hsbc.co.in	The Hongkong and Shanghai Banking Corporation Limited 52/60 M. G. Road Fort, Mumbai - 400001
Commercial Banking	Mr. Rajat Verma (Head of Commercial Banking) headcommercialbanking@hsbc.co.in	The Hongkong and Shanghai Banking Corporation Limited 52/60 M. G. Road Fort, Mumbai - 400001
Chief Executive Officer	Mr. Hitendra Dave (Chief Executive Officer) ceosoffice@hsbc.co.in	The Hongkong and Shanghai Banking Corporation Limited 52/60 M. G. Road Fort, Mumbai - 400001

Notes: Please quote the complaint reference number provided by the Customer Service officer in case you wish to correspond further on the same issue.

In the event that you do not receive any response within one month from the date the Bank first received your representation, or if you are dissatisfied with the response given by the Bank, you may write to the Banking Ombudsman.

Escalation to Banking Ombudsman

In the event that you do not receive any response within one month from the date the Bank first received your representation, or if you are dissatisfied with the response given by the Bank, you may write to the Banking Ombudsman, a statutory body appointed by the Reserve Bank of India under its Banking Ombudsman Scheme 2006, to look into the provision of satisfactory service by banks. Brief details of the scheme are as follows:

The Reserve Bank of India has appointed an Ombudsman, who can be approached for redressing customer grievances if they have not already been redressed by HSBC. The salient features of the Scheme are as follows, and the following conditions will apply before the Ombudsman can be approached:

- The complainant, before making a complaint to the Ombudsman, had made a written representation to HSBC, and the Bank had either rejected the complaint, or the complainant had not received a reply within a period of one month after the complaint was received by the Bank, or the complainant was not satisfied with the reply given by the Bank
- The complaint is made not later than one year after the complainant has received HSBC's reply to his/her representation or, where no reply is received, not later than one year and one month after the date of the representation to HSBC
- The complaint has not been settled by the Ombudsman in any previous proceedings
- The complaint is not the subject matter of proceedings before any court, tribunal, arbitrator or any other forum
- The complaint is not frivolous or vexatious in nature
- The complaint is made before the expiry of the period of limitation prescribed under the Indian Limitation Act, 1963 for such claims

If you have any issue, which you wish to take up at this forum, please contact your Branch who will advise you in this regard.

For the address and area of operation of Banking Ombudsman refer to our website www.hsbc.co.in

