

Grievance Redressal Policy

1. Introduction

We believe that customer service is an important imperative for sustained business growth and we want to ensure that our customers receive exemplary service across different touch points of the Bank. Prompt and efficient service is essential to retaining existing relationships and customer satisfaction is critical to the Bank.

Customer complaints constitute an important voice of customer, and this policy details complaint handling through a structured grievance redressal framework. Complaint redressal is supported by a review mechanism, to minimise the recurrence of similar issues in future. The Bank's Grievance Redressal policy follows the following principles:

1. Customers are treated fairly at all times.
2. Complaints raised by customers are dealt with courtesy and in a timely manner.
3. Customers are informed of avenues to escalate their complaints within the organization, and their rights if they are not satisfied with the resolution of their complaints.
4. Complaints are treated efficiently and fairly.
5. The Bank employees work in good faith and without prejudice, towards the interests of the customers.

This policy is available on the Bank's website and at our branches on request. Employees are aware of the complaint handling process and the grievance redressal mechanism of the Bank.

2. 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.

In case the customer does not receive a response within the number of days indicated below for each level or if the customer is dissatisfied with the response received from the Bank, the customer may escalate the complaint to the next level as indicated below:

L 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 Phone Banking Services or Internet Banking Secure Message (for contact details check our Website www.hsbc.co.in)
- (c) Login your Personal Internet Banking & 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 email 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.

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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.

Kindly quote the reference number provided to you in your earlier interaction with the Bank, along with your account/ card number to help us understand and address your concern.

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 - 500082

Chandigarh	Mr. Vivek Pal	The Hongkong and Shanghai Banking Corporation Limited SCO 1, Sector 9-D, Chandigarh - 160017
Delhi / Haryana / Uttar Pradesh	Mr. Sandeep Kumar Sharma	The Hongkong and Shanghai Banking Corporation Limited Birla Towers, 25 Barakhamba Road, New Delhi - 110001
Gujarat	Mr. Rohit Moza	The Hongkong and Shanghai Banking Corporation Limited Mardia Plaza, C G Road, Ahmedabad - 380006
Karnataka	Mr. T M Prakash	The Hongkong and Shanghai Banking Corporation Limited No - 7, M.G.Road BangaloreKarnataka - 560001
Kerala	Ms. Suneeta Sudhakaramenon	The Hongkong and Shanghai Banking Corporation Limited Pulikkal Estates. M G Road, (Near Medical Trust Hospital), Kochi - 682016
Maharashtra	Mr. Arijit Chakraborti	The Hongkong and Shanghai Banking Corporation Limited 46B, Asha Mahal, Dr G Deshmukh Marg, Mumbai - 400026
Rajasthan	Mr. Ashish Misra	The Hongkong and Shanghai Banking Corporation Limited 61-A, Sardar Patel Marg, C-Scheme, Jaipur - 302001
Tamil Nadu	Mr. Santosh Anand	The Hongkong and Shanghai Banking Corporation Limited Rajalakshmi, No 5 & 7 Cathedral Road, Chennai - 600086
West Bengal	Ms. Sheetal Mundle	The Hongkong and Shanghai Banking Corporation Limited 31, BBD BAG, Dalhousie Branch, Kolkata - 700001

OR

Call the Nodal Officer

Call the Nodal Officer Team between 09:30 AM to 06:00 PM, Monday to Friday on contact number: +91 80 – 49089640, +91 40 – 67173410. Fax number : +91-022-66476011 and +91-022-49146011

OR

Write to Code Compliance Officer

Code Compliance Officer for Business Banking

Code Compliance Officer	Address	Email ID
Mr. Akhilesh Uprit	The Hongkong and Shanghai Banking Corporation Limited 52/60 Mahatma Gandhi Road Fort, Mumbai - 400001 India	akhileshuprit@hsbc.co.in

Code Compliance Officer for Credit Cards and Personal Loan

Code Compliance Officer	Address	Email ID
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 - 400063	Deepaksarup@hsbc.co.in

Code Compliance Officer for Mortgages

Code Compliance Officer	Address	Email ID
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 - 400063	tarun.kapur@hsbc.co.in

Code Compliance Officer for Branch**(a) Mumbai Main Office, Peddar Road, Juhu Vile Parle, Pune and Prabhadevi contact details**

Code Compliance Officer	Address	Email ID
Mr Sarish Menon	The Hongkong and Shanghai Banking Corporation Limited 52/60 M G Road, Fort, Mumbai 400001	sarishmenon@hsbc.co.in

(b) Bandra, Borivali, Andheri, Chembur, Powai and Ahmedabad contact details

Code Compliance Officer	Address	Email ID
Mr Shubham Golash	The Hongkong and Shanghai Banking Corporation Limited HSBC Centre, Dr Ambedkar Road, Bandra (West), Mumbai 400050	shubhamgolash@hsbc.co.in

(c) Bangalore, Jayanagar, Kochi , Chennai, Hyderabad and Coimbatore contact details

Code Compliance Officer	Address	Email ID
Mr. Rajeev P B	The Hongkong and Shanghai Banking Corporation Limited No. 7, M G Road, Bangalore - 560001	rajeevpb@hsbc.co.in

(d) Dalhousie, Gariahat contact details

Code Compliance Officer	Address	Email ID
Ms Ruma Bhadra	The Hongkong and Shanghai Banking Corporation Limited Dalhousie Square, 31 BBD Bagh, Kolkata 700001	rumabhadra@hsbc.co.in

(e) New Delhi, Greater Kailash, Noida, South Extension, Gurgaon, Chandigarh and Jaipur contact details

Code Compliance Officer	Address	Email ID
Mr. Praveen Chandna	The Hongkong and Shanghai Banking Corporation Limited Birla Tower, 25 Barakhamba Road, New Delhi 110001	praveenchandna@hsbc.co.in

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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

Senior management contact details

Name and Designation	Address
Mr. Arunabha Hajra Head - Customer Relations (Wealth & Personal Banking)	The Hongkong and Shanghai Banking Corporation Limited NESCO - IT Park Bldg 3, Western Express Highway, Goregaon (East), Mumbai – 400063 Email : headcustomerrelations.retailbanking.in@hsbc.co.in
Mr. Jaswinder Singh Sodhi Head - Customer Propositions & Marketing	The Hongkong and Shanghai Banking Corporation Limited NESCO - IT Park Bldg 3, Western Express Highway, Goregaon (East), Mumbai - 400063 Email : headcustomervalue.retailbanking.rbwm@hsbc.co.in
Mr. Ramakrishnan S Country Head (Wealth & Personal Banking)	The Hongkong and Shanghai Banking Corporation Limited NESCO - IT Park Bldg 3, Western Express Highway, Goregaon (East), Mumbai – 400063 Email : headretailbanking@hsbc.co.in
Prakash Jaiswal Head - Business Banking	The Hongkong and Shanghai Banking Corporation Limited 52/60 M. G. Road Fort, Mumbai – 400001 Email : headbusinessbanking@hsbc.co.in
Mr. Hitendra Dave Head - Global Banking & Markets.	The Hongkong and Shanghai Banking Corporation Limited 52/60 M. G. Road Fort, Mumbai - 400001
Mr. Rajat Verma Head - Commercial Banking	Email : headcommercialbanking@hsbc.co.in
Mr. Surendra Roshia Chief Executive Officer	The Hongkong and Shanghai Banking Corporation Limited 52/60, M G Road Fort, Mumbai - 400001 Email : ceosoffice@hsbc.co.in

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. To obtain details of the for Banking Ombudsman scheme 2006 please refer to our website www.hsbc.co.in or Banking Ombudsman scheme available in the Digital Notice board .

For the address and area of operation of Banking Ombudsman refer below.

Sl. No.	Centre	Name & Address of the Office of Banking Ombudsman	Area of Operation
1.	Ahmedabad	Shri G J Raju C/o Reserve Bank of India, 5th Floor, Nr. Income Tax, Ashram Road Ahmedabad-380 014 STD Code: 079 Tel. No. 26575807/26582357/26586718 Email : cms.boahmedabad@rbi.org.in Click here to lodge complaint	Gujarat, Union Territories of Dadra and Nagar Haveli, Daman and Diu
2.	Bengaluru	Ms Saraswathi Shyamprasad C/o Reserve Bank of India, 10/3/8, Nrupathunga Road Bengaluru -560 001 STD Code: 080 Tel. No. 22277660/22180221 Fax No. 22276114 Email : cms.bobengaluru@rbi.org.in Click here to lodge complaint	Karnataka
3.	Bhopal	Shri V K Nayak C/o Reserve Bank of India, Hoshangabad Road Post Box No. 32, Bhopal-462 011 STD Code: 0755 Tel. No. 2573772/ 2573776/ 2573779 Email : cms.bobhopal@rbi.org.in Click here to lodge complaint	Madhya Pradesh
4.	Bhubaneswar	Shri S Behera C/o Reserve Bank of India, Pt. Jawaharlal Nehru Marg Bhubaneswar-751 001 STD Code: 0674 Tel. No. 2396207/2396008 Fax No. 2393906 Email : cms.bobhubaneswar@rbi.org.in Click here to lodge complaint	Odisha
5.	Chandigarh	Shri J L Negi C/o Reserve Bank of India, 4th Floor, Sector 17 Chandigarh Tel. No. 0172 - 2721109 Fax No. 0172 - 2721880 Email : cms.bochandigarh@rbi.org.in Click here to lodge complaint	Himachal Pradesh, Punjab, Union Territory of Chandigarh and Panchkula, Yamuna Nagar and Ambala Districts of Haryana.

6.	Chennai	Dr. Balu K C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Tel No. 25395964 Fax No. 25395488 Email : cms.bochennai@rbi.org.in Click here to lodge complaint	Tamil Nadu, Union Territories of Puducherry (except Mahe Region) and Andaman and Nicobar Islands
7.	Dehradun	Shri Arun Bhagoliwal C/o Reserve Bank of India, 74/1 G.M.V.N. Building, 1st floor, Rajpur Road, Dehradun - 248 001 STD Code : 0135 Telephone : 2742001 Fax : 2742001 Email : cms.bodehradun@rbi.org.in Click here to lodge complaint	Uttarakhand and seven districts of Uttar Pradesh viz., Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)
8.	Guwahati	Shri Thotngam Jamang C/o Reserve Bank of India, Station Road, Pan Bazar Guwahati-781 001 STD Code: 0361 Tel.No. 2734219/ 2512929 Email : cms.boguwahati@rbi.org.in Click here to lodge complaint	Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura
9.	Hyderabad	Shri T Srinivasa Rao C/o Reserve Bank of India, 6-1-56, Secretariat Road Saifabad, Hyderabad-500 004 STD Code: 040 Tel. No. 23210013 Fax No. 23210014 Email : cms.bohyderabad@rbi.org.in Click here to lodge complaint	Andhra Pradesh and Telangana
10.	Jaipur	Shri C D Srinivasan C/o Reserve Bank of India, Ram Bagh Circle, Tonk Road, Post Box No. 12 Jaipur-302 004 STD Code: 0141 Tel. No. 2577931 Email : cms.bojaipur@rbi.org.in Click here to lodge complaint	Rajasthan
11.	Jammu	Shri P Shimrah C/o Reserve Bank of India,, Rail Head Complex, Jammu- 180012 STD Code : 0191 Telephone: 2477617 Fax : 2477219 Email : cms.bojammu@rbi.org.in Click here to lodge complaint	Union Territories of Jammu & Kashmir and Ladakh

12.	Kanpur	<p>Shri P K Nayak C/o Reserve Bank of India, M. G. Road, Post Box No. 82, Kanpur-208 001 STD Code: 0512 Tel. No. 2305174/ 2303004 Email : cms.bokanpur@rbi.org.in Click here to lodge complaint</p>	Uttar Pradesh (excluding Districts of Ghaziabad, Gautam Buddha Nagar, Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)
13.	Kolkata	<p>Smt. Monisha Chakraborty C/o Reserve Bank of India, 15, Netaji Subhash Road, Kolkata-700 001 STD Code: 033 Tel. No. 22310217/22133353 Fax No. 22305899 Email : cms.bokolkata@rbi.org.in Click here to lodge complaint</p>	West Bengal and Sikkim
14.	Mumbai (I)	<p>Dr. Neena Rohit Jain C/o Reserve Bank of India, 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Tel No. 23022028 Fax : 23022024 Email : cms.bomumbai1@rbi.org.in Click here to lodge complaint</p>	Districts of Mumbai, Mumbai Suburban and Thane
15.	Mumbai (II)	<p>Shri P. Vijaya Kumar C/o Reserve Bank of India, 4th Floor, RBI Byculla Office, Building, Opp. Mumbai Central, Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Telephone: 2300 1280 Fax : 23022024 Email : cms.bomumbai2@rbi.org.in Click here to lodge complaint</p>	Goa and Maharashtra, (except the districts of Mumbai, Mumbai Suburban and Thane)
16.	Patna	<p>Shri Brij Raj C/o Reserve Bank of India, Patna-800 001 STD Code: 0612 Tel. No. 2322569/2323734 Fax No. 2320407 Email : cms.bopatna@rbi.org.in Click here to lodge complaint</p>	Bihar
17.	New Delhi (I)	<p>Smt. Anupam Sonal C/o Reserve Bank of India, Sansad Marg, New Delhi STD Code: 011 Tel. No. 23725445 Fax No. 23725218 Email : cms.bonewdelhi1@rbi.org.in Click here to lodge complaint</p>	North, North-West, West, South-West, New Delhi and South districts of Delhi
18.	New Delhi (II)	<p>Shri R S Amar C/o Reserve Bank of India, Sansad Marg, New Delhi STD Code: 011 Tel. No. 23724856 Fax No. 23725218-19 Email : cms.bonewdelhi2@rbi.org.in Click here to lodge complaint</p>	Haryana (except Panchkula, Yamuna Nagar and Ambala Districts) and Ghaziabad and Gautam Budh Nagar districts of Uttar Pradesh

19.	New Delhi (III)	Shri V G Sekar C/o Reserve Bank of India, Sansad Marg, New Delhi STD Code: 011 Tel. No. 23715393 Fax No. 23765234 Email : cms.bonewdelhi3@rbi.org.in Click here to lodge complaint	Click here to lodge complaint
20.	Raipur	Shri. Keshab Korkora C/o Reserve Bank of India, 54/949, Shubhashish Parisar, Satya Prem Vihar, Mahadev Ghat Road, Sundar Nagar, Raipur- 492013 STD Code : 0771 Telephone: 2244246, 2241819 Email : cms.boraipur@rbi.org.in Click here to lodge complaint	Chhattisgarh
21.	Ranchi	Smt Chandana Dasgupta C/o Reserve Bank of India, 4th Floor, Pragati Sadan, RRDA Building,, Kutchery Road, Ranchi Jharkhand 834001 STD Code : 0651 Telephone : 8521346222/9771863111/ 7542975444 Fax : 2210511 Fax : 2210511 Click here to lodge complaint	Jharkhand
22.	Thiruvananthapuram	Shri G Ramesh C/o Reserve Bank of India, Bakery Junction, Thiruvananthapuram-695 033 STD Code: 0471 Tel. No. 2332723/2323959 Fax No. 2321625 Email : cms.botrivandrum@rbi.org.in Click here to lodge complaint	Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry (only Mahe Region).

3. Internal machinery to handle customer complaints

Nodal Officers and other designated officials to handle complaints and grievances

The Bank has appointed Regional Nodal Officers and the Chief Nodal Officer under the Banking Ombudsman Scheme 2006 (as amended upto July 1, 2017), who are responsible to ensure that the complaint is resolved on behalf of the Bank. Details of Regional Nodal Officers, our Senior Management and Banking Ombudsman are displayed on the notice boards at branches and have been published on the grievance redressal page on our website. The Code of Bank's Commitment to Customers and the Fair Practice Code is also available on our website..

Resolution of Grievances

The service touch point (as specified above) receiving the complaint is responsible for resolution of complaint/grievance to the customer's satisfaction. Every attempt will be made to offer the customer suitable and appropriate alternate solutions wherever possible. However if the customer continues to remain dissatisfied with the resolution, he can escalate the issue through the grievance redressal mechanism, referred under section 2 above.

Time frame

Suitable timelines have been set for every complaint depending upon the investigations which would be involved in resolving the same. Complaints are suitably acknowledged on receipt and the customers are informed of delays if any, in the resolution

4. Sensitising staff on handling complaints (Training)

Our staff is specially trained for handling complaints. The training includes both operations and soft skills, as different customers perceive and react differently to the aspects of complaint handling. Our staff is encouraged to have an open attitude towards recording complaints, ensuring service recovery and winning the customer's confidence. The Chief Nodal Officer and other managers, based on their observation of grievance redressal in various service forums, share feedback and staff training needs with the respective departments.

5. Customer service committees of the Bank

The Bank has a robust framework of customer service committees to maintain oversight and contribute to enhancement of customer service within the Bank. The committees are responsible for understanding opportunities that may exist for service development and product enhancement, particularly towards enhancing customer experience. Important feedback is shared between the committees, on implementing service initiatives while assessing customer feedback on the overall quality of service rendered by the Bank.

Customer Service Committee of the EXCO

This committee of the Board is responsible to oversee the implementation of service enhancement initiatives across the Bank. The Customer Service Committee of the EXCO meets once in a quarter and is required to formulate policies on improved customer experience, assess the service governance structure and effect ongoing improvements in the quality of service provided by the Bank

Standing Committee on Customer Service

This committee serves as a micro level customer service committee driving the implementation process and providing relevant feedback on the effectiveness of the customer service initiatives. On a monthly basis, the committee reviews service metrics across businesses and touch points, and assesses prevalent practices and processes to take the necessary corrective action on an ongoing basis. This Committee is also responsible for overseeing the implementation of regulatory requirements on customer service with the respective units.

Branch Level Customer Service Committee

The Branch Level Customer Service Committee encourages formal communication between customers and the Bank at a branch level, thereby strengthening the branch service with the active involvement of its customers. The committee provides a monthly forum for direct interaction with a cross section of branch customers. Branch customers who are Senior Citizens are also invited to these forums and encouraged to share their views on branch service.

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