



**Information on filing and handling complaints of Customers
of HSBC France (Spółka Akcyjna) Oddział w Polsce**

Dear Customer,

Your views, feedback and Complaints are an extremely valuable source of information about your expectations and they allow us to identify areas for improvement. At HSBC France (Spółka Akcyjna) Oddział w Polsce we are committed to deliver a banking offer that is even better tailored to your needs and we are devoted to continuously improve the quality of services provided to you.

HSBC France (Spółka Akcyjna) Oddział w Polsce is subject to the supervision of the French banking supervision body (l'Autorité de Contrôle Prudentiel et de Résolution) as well as to French financial markets regulation body (l'Autorité des Marchés Financiers)) (together referred as Regulator).

We kindly ask you to read the following information on the procedure for filing and handling complaints in place at the Bank.

1. You may file your complaint:
 - a) in writing:
 - by delivering the letter in person to our Branch or the Bank's headquarters (9am-5pm) or
 - by sending it by post, courier service or a messenger to the Branch's address (addresses of Branches are available at: <http://www.about.hsbc.pl/pl-pl/hsbc-in-poland/contact-us> – Regional Corporate Banking Centers) or directly to the registered office of HSBC France (Spółka Akcyjna) Oddział w Polsce at Rondo ONZ 1, 00-124 Warsaw.
 - b) orally:
 - in person at a branch or at the Bank's headquarters or – by phone, by calling on the following phone numbers:
(+48) 22 354 05 60 – for Corporate Customers
(+48) 22 314 00 97 – for Individual Customers (individuals, sole traders and partners in partnerships)
 - c) electronically, by sending an email to the following addresses:
 - pl.individual.complaints@hsbc.com for Individual Customers
 - pl.cmb.complaints@hsbc.com for Corporate Customers
2. To ensure effective Complaint handling procedure, please provide the following details which will allow us to identify you:
 - a) for individuals – first name, surname and address
 - b) for legal entities or organisational units without legal personality – business name and REGON (Statistical Identification Number) or NIP (Tax Identification Number), valid address and (where possible) the Customer's bank account number and agreement number related to the Complaint along with your reservations or objections concerning products or services provided by us.
3. We may request that you provide other information in writing or submit additional documents, if these are deemed necessary to resolve the Complaint.
4. Filing the Complaint immediately upon learning about the problem will streamline and facilitate the procedure.
5. Within 10 working days we acknowledge in writing or otherwise, as agreed with you, the fact of filing the Complaint.
6. We will resolve Complaint for Individual Customer whenever possible when you first contact us and not longer than within 30 days from the date of filing the Complaint. In particularly complex matters, which prevent us from resolving the Complaint and providing our final response by the aforementioned dates, we will explain the reasons for delay and indicate circumstances which need to be determined in order to resolve the matter. We will keep you informed about the anticipated date of our final response, which may not be later than within 60 days from the date of filing the Complaint for Individual Customers, and 90 days – for other Customers. Sending our final response before dates specified above is considered meeting the deadline.

7. We will resolve Complaint for Corporate Customer whenever possible when your first contact us and not longer than 15 business days from the date of filing the Complaint. In particularly complex matters, which prevent us from resolving the Complaint and providing our final response by the aforementioned dates, we will explain the reasons for delay and indicate circumstances which need to be determined in order to resolve the matter. We will keep you informed about the anticipated date of our final response, which may not be later than within 35 business days for payment related Complaints and 90 business days for any other Complaints. Sending our final response before dates specified above is considered meeting the deadline.
8. When the Complaint is resolved, you will be informed about the outcome of investigation in writing or – at your request – by email.
9. We will send our final response to your mailing address provided by you and kept in our systems.
10. You have the right to appeal against our final response to your Complaint. Principles of making appeals are provided for in the final response to your Complaint.
11. Where the Bank fails to resolve reservations or objections arising from the Complaint to the Customer's satisfaction, Individual Customers have the right (from 1 January 2016) to refer their complaints to the Financial Ombudsman Service.
12. Notwithstanding the above, you have the right to make complaint to an alternative dispute resolution entity recognized by Regulator or bring a civil action to a competent common court at any time.
13. Complaints filed by the Customers are investigated thoroughly with due diligence and as quickly as possible.
14. To share your views and give us your feedback, please complete the "Contact Us" form available on the Website, in Contact tab.
15. With regard to specific banking products, due to applicable legal regulations, the procedure for claim and dispute resolution may be governed otherwise. In such situations, the procedure is specified in the agreement, in related terms and conditions or in other applicable legal regulations.
16. The aforementioned procedure for filing and handling complaints is also applicable to all other objections against the manner of conducting the Bank's activities subject to the supervision by French banking supervision body (l'Autorité de Contrôle Prudentiel et de Résolution).