



Information on filing and handling complaints of Customers of HSBC Continental Europe (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 Continental Europe (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 Continental Europe (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 Continental Europe (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. Bank will resolve Complaint from Customer considering payment services whenever possible when you first contact us and not longer than within 15 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 days from the date of filing the Complaint. Sending our final response before dates specified above is considered meeting the deadline.

7. Subject to item 6 above, 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. Sending our final response before dates specified above is considered meeting the deadline.
8. Subject to item 6 above, we will resolve Complaint for Corporate Customer whenever possible when you first contact us and not longer than 30 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 within 90 business days for any other Complaints. Sending our final response before dates specified above is considered meeting the deadline.
9. When the Complaint is resolved, you will be informed about the outcome of investigation in writing or by email (if complained was filed electronically).
10. We will send our final response to your mailing address provided by you and kept in our systems or to email address form which complaint was filed.
11. 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.
12. 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:

*Biuro Rzecznika Finansowego
Al. Jerozolimskie 87
02-001 Warszawa
Poland*

More information is available on the Financial Ombudsman Service website at: <https://rf.gov.pl>.

13. Notwithstanding the above, you have the right refer complaint to common court for the Warsaw – City Center (Warszawa Śródmieście) by suing HSBC Continental Europe (Spółka Akcyjna) Oddział w Polsce.
14. If the client or potential client is an eligible complainant, it may refer its complaint to l'Autorité des Marchés Financiers (AMF) for the activities carried out over financial instruments or in financial markets. AMF can be contacted at:

*l'Autorité des Marchés Financiers
17, Place de la Bourse
75082 Paris Cedex 02
Continental Europe*

More information is available on the AMF's website at: <https://www.amf-Continental Europe.org/>.

15. Complaints filed by the Customers are investigated thoroughly with due diligence and as quickly as possible.

16. To share your views and give us your feedback, please complete the "Contact Us" form available on the Website, in Contact tab.
17. 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.
18. 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).