

Wholesale Banking Complaint Handling principles

At HSBC, we are committed to providing you with the best customer experience we can. We encourage you to let us know, as soon as possible, whenever our products or services do not meet your expectations so we may promptly address your concerns.

In the event that you have a complaint about the quality of the services which HSBC supplies to you, or if you would like to receive further information concerning HSBC's complaints handling processes, you may speak to your usual HSBC representative or, alternatively you can send your complaint via email at complaint.greece@hscb.com.

Our key principles are:

- Clients and potential clients can submit complaints free of charge
- We aspire to respond fully and to have resolved complaints within 45 working days
- We work in partnership with clients to resolve concerns in a consistent and fair manner

Complaints are handled in line with the Wholesale Banking complaints handling policy. This disclosure sets out details of the Wholesale Banking complaints handling policy.

Frontline resolution

Where appropriate and possible, we aim to provide resolution via the first person to whom you escalate the issue. This may be a member of a product client service team or your Relationship Manager.

- We will Acknowledge – complaints as soon as possible in person, by telephone or in writing.
- Act – to investigate, obtaining advice from relevant colleagues as necessary, in order to resolve the complaint.
- Close – we will explain the outcome of your complaint and the actions we have taken.

Where we are unable to resolve the issue immediately, we will work with you until the issue is resolved. We will provide you an indicative timeline for the resolution and provide regular progress updates. In the unlikely event we are unable to close the issue to your satisfaction you have the option to follow the Alternative Dispute Resolution mechanism, outlined below.

Alternative Dispute Resolution mechanisms

Clients or potential clients should also be aware that they may be able to refer the complaint to an alternative dispute resolution entity recognized by an EEA financial regulator, or be able to take civil action.

You may have the right to refer your complaint to the Hellenic Ombudsman for Banking-Investment Services (H.O.B.I.S.). The service is a free and independent statutory dispute-resolution scheme for banking and investment services. Details of who is able to qualify as an eligible complainant through the Hellenic Ombudsman for Banking-Investment Services can be found in H.O.B.I.S.'s website at <http://hobis.gr/en/>. The H.O.B.I.S. can be contacted at:

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