



Complaint Handling Rules

HSBC France – pobočka Praha

This Complaint Handling Rules of HSBC France – pobočka Praha (hereinafter the Complaint Handling Rules only) specifies the way of communication between the client or another person (hereinafter the Client only) and HSBC France – pobočka Praha (hereinafter the Bank only), in cases when the Client believes the Bank did not observe the conditions agreed in an agreement on a banking product or service, the bank's general business conditions or its obligations deriving from applicable laws.

The complaint filing method and the complaint form

Complaints are filed:

- Preferentially in writing to the address of the Bank - HSBC France – pobočka Praha, Florentinum, Na Florenci 15, 110 00 Praha 1.
- A complaint can be filed at the Bank's business location via its submission to the Bank authorized officer or a person authorized by him/her. In the case of an oral complaint the bank employee will produce a record. The Client will confirm its completeness and correctness by his/her signature and the Client will receive its copy.
- A complaint may also be filed by e-mail to this address: customerservicecz@hsbc.com. In that case the bank will file it electronically.
- A complaint may also be filed by phone: +420 225 024 600. The Bank is entitled to record calls.

Complaint receipt confirmation

- Receipt of complaints filed by phone is confirmed immediately and a record of such a phone call is produced.
- The bank will mail a confirmation of receipt of the Client's complaint and other notifications not delivered to the Bank in person or delivered by phone no later than on the next day after filing.
- Incorrect or incomplete filing can be corrected or supplemented within 10 days from the Bank's request delivery.

Complaint requirements

Complaint must be sufficiently specific, especially it must contain

- Identification of the Client (name of the Client, his / her ID or birth number, address and account number and contact details of the complainant).
- Precise description of the case with dates, figures, amounts etc.
- Documentation in the form of an annex to the complaint. If copies are submitted, they must be officially certified.

The Bank may also deal with a partially indefinite claim (anonymous or non-specification of the subject) or submitting a claim other than as indicated above, but only if it deems it appropriate and appropriate, and if the specificity of the claim does not exclude it.

HSBC FRANCE acting through **HSBC France - pobočka Praha**

Na Florenci 2116/15, Nové Město, 110 00 Praha 1, Czech Republic, ID No. 07482728

Tel.: (+420) 225 024 555, Fax: (+420) 225 024 550, www.hsbc.cz

HSBC France - pobočka Praha registered in the Commercial Register kept by the Municipal Court in Prague, Section A, Insert 78901 as a branch of HSBC FRANCE (registered number 775 670 284 RCS Paris), with its registered seat at 103, avenue des Champs-Élysées, 75008 Paris, France

Complaint acceptance exceptions

A complaint cannot be accepted if:

- Its way of filing, form or the filing requirements are not followed, even during an additional time period provided by the bank in order to supplement or correct the complaint.
- The filing person is not the bank's Client or a person authorized to act in the Client's name.
- The complaint is already being processed by another expert of the bank.
- The issue was decided by a court or court proceedings have already started.
- Shredding periods of the relevant type of documents have passed.

Complaint processing method

- Complaints are addressed by the Bank's authorized officer in cooperation with the Bank's specialized departments.

Complaint processing periods

All complaint shall be resolved by the Bank without undue delay, no later than 35 working days after the receipt to the bank.

The deadline for responding to a complaint in connection with the provision of payment services is 15 working days after receipt of the complaint. In this case, the Bank shall provide a written response on request. If the Bank impedes an obstacle independent of its willingness to respond to a complaint in connection with the provision of payment services within 15 working days, it informs the Client of any obstacles preventing the Bank from responding in time, and shall reply no later than 35 working days after the receipt of the complaint.

Appeal options

If the Client is not satisfied with the way his/her complaint was processed, the Client may turn to the processing party's supervisor (branch manager) who will decide on the appeal and notify the Client of its decision within 30 days of receipt of the appeal.

If, within 30 days of receipt of the claim, the Client does not take action to resolve the matter, the claim is deemed to be closed.

Specific statement on Investment Instruments

In the case of a complaint concerning the provision of investment services by the Bank, The Client may always apply to the Czech National Bank with its complaint to the Bank for the Bank's activities under the Investment Company's License.

Filing claims are not charged. Filing a claim is also without prejudice to the Client's right to apply to the General Court.

Final provisions

- This Complaint Procedure Regulation comes into force and becomes effective on 1st February 2019.
- This Complaint Procedure Regulation is available at the Bank's business locations.

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