

# Complaints Management Procedure

HSBC Bank plc – Johannesburg branch

HSBC Securities (South Africa) (Pty) Ltd

June 2022

# Revision History

<b>Version No.</b>	<b>Date implemented</b>
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# 1. Introduction

HSBC Bank Plc, Johannesburg is a registered Bank and is a member of the Johannesburg Stock Exchange (“JSE”) and a registered Financial Services Provider (“FSP”) in terms of the Financial Advisory and Intermediary Services (“FAIS”) Act 37 of 2002.

HSBC Securities (South Africa) (Pty) Limited is a member of the JSE.

## 2. Purpose

The Financial Advisory and Intermediary Services Act (FAIS) is aimed at protecting consumers by ensuring that the rendering of advice and/or intermediary services in relation to a financial product is conducted in a competent and transparent manner. Consumers of financial products have the right to complain about any inappropriate advice or services rendered. As an Authorised Financial Services Provider (FSP), the bank must maintain an internal complaints resolution system and procedure in the event that a customer complains about a financial services rendered by the FSP.

Treating Customers Fairly (TCF) outcome 6 also requires that 'Customers do not face unreasonable post-sale barriers imposed by firms to change a product, switch providers, submit a claim or lodge a complaint'.

This document provides a complaints procedure in conformance with legislative expectations and outlines the procedure should you wish to complain about any of the financial services rendered by any of the mentioned FSPs. It also sets out the process which HSBC will follow in order to resolve the complaint.

# 3. Consumer Complaints Procedure

The following key steps are followed for all customer complaints received by the Branch:

## Process overview



Each step is summarized below.

### 3.1. How to lodge a Complaint:

If you as a customer or prospective customer have a complaint against the Branch, it must be submitted in writing. It may be submitted either by hand, post, fax or email to the contact details provided below.

You should provide sufficient details of the complaint including unique identifiers, such as account numbers, investment numbers, representative, etc.

Submit your complaint in writing to:

#### Tshepo Motshidi

FAIS Compliance Officer  
HSBC Bank plc – Johannesburg Branch  
Private Bag X785434  
Sandton 2146

Telephone: +27 (11) 676-4427

Fax: +27 (11) 676-2289

[Email: tshepo.motshidi@za.hsbc.com](mailto:tshepo.motshidi@za.hsbc.com)

### **3.2. Who will handle your Complaint?**

Once your complaint has been received it will be allocated to and dealt with by an adequately trained staff member. The responsible person will furnish you with their contact details and the reference number of your complaint (where applicable).

### **3.3. Receipt of the complaint**

Once you have lodged your complaint we will:

- ◆ Acknowledge receipt of the complaint within 48 hours;
- ◆ Investigate the complaint in a timely and fair manner; and
- ◆ Respond to you with the outcome of our investigation.

## 4. Escalation of Complaints to South African Regulators

### FAIS

A formal complaint must be submitted to HSBC to provide us with an opportunity to resolve the complaint, prior to the complaint being escalated to the FAIS Ombud.

Escalation of a complaint to the FAIS Ombudsman by the complainant must be done within 6 months of receiving HSBC's final response.

If the complaint is not resolved or the complainant is unhappy with the outcome or the complainant does not receive a response within 6 weeks, then the complainant may approach the FAIS Ombud.

### The FAIS Ombudsman

**Telephone number:** +27 12 470 9080

**Facsimile number:** +27 12 348 3447

**E-mail address:** [info@faisombud.co.za](mailto:info@faisombud.co.za)

**Website:** [www.faisombud.co.za](http://www.faisombud.co.za)

<b>Postal address:</b>	<b>Physical address:</b>
P O Box 74571	Ground Floor, Baobab House
Lynnwood Ridge	Eastwood Office Park
0040	Cnr Lynnwood Rd & Jacobson Drive
Pretoria	Pretoria, 0081

### JSE

A complainant may refer a JSE-related complaint if the complaint remains unresolved or cannot be resolved to the complainant's satisfaction, to the JSE Market Regulation Department. This must be done by the complainant within 4 weeks of receiving HSBC's final response and within 6 months of the incident giving rise to the complaint.

If the JSE Market Regulation Department is unable to facilitate a resolution of the complaint within 4 weeks of lodgment of the complaint with it, the Director of Surveillance will refer the unresolved complaint to the Company Secretary of the JSE to be dealt with in terms of the dispute resolution rules.

### JSE Market Regulation Division

**Director:** Market Regulation

JSE Limited  
One Exchange Square, Gwen Lane  
Sandown, 2196  
+27 11 520 7000

[surveillance@jse.co.za](mailto:surveillance@jse.co.za)



## Ombudsman for Banking Service

If a client is unhappy with the outcome of a banking related complaint, the complaint may be lodged with the Ombudsman for Banking Service's Office.

### Office of the Ombudsman for Banking Services

**Telephone number:** 0860 800 900, (011) 712 1800

**Fax number:** (011) 483-3212

**Website:** [www.obssa.co.za](http://www.obssa.co.za)

**Email:** [info@obssa.co.za](mailto:info@obssa.co.za)

**Postal address:**

**Physical address:**

P O Box 5728

1st Floor, Houghton Place

Johannesburg

51 West Street

2000

Houghton

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