

Complaints Handling

HSBC in Luxembourg is committed to promptly and thoroughly investigating any complaints made. The procedures detailed below and internal departmental and risk procedures allow this to be implemented in an efficient and transparent manner in line with both the local legal requirements and those of the HSBC Group. Management oversight of complaints is ensured through regular internal review and reporting.

A complaint can be any expression of dissatisfaction by or on behalf of a legal or natural person and may be expressed in writing, by letter, fax, e-mail, text message, by phone or in person (client meetings, general discussions).

Generally, the person to receive a complaint will be the client's relationship manager, account manager, or any other direct contact within the respective HSBC entity. It will be easier for us to manage your complaint if you provide your full name and contact details when initially contacting us.

Contact details for raising complaints

Entity Name	Contact Name	Email Address
HSBC Private Bank (Luxembourg) S.A.	Amadi Ike	lu.info@lu.hsbc.com
HSBC Continental Europe, Luxembourg	Claude Quintus	lu.info@lu.hsbc.com
HSBC Bank plc, Luxembourg Branch	Claude Quintus	lu.info@lu.hsbc.com

When the complaint is received, you will be advised of the name of the person who will deal with the matter and an indicative timetable by which a response or a resolution will be provided. Internally, a Complaint Owner will be allocated who will ensure follow up in a timely and efficient manner.

If the underlying issue is likely to take some time to investigate and resolve, an acknowledgement will be issued within 5 working days, giving as full an explanation as possible. A final answer should normally be sent within one month of receipt of the complaint, however if this is not possible, continued communication should advise of the likely resolution date. In all instances, you will be provided with a final answer within two months of receipt of your complaint.

Should you feel that you have not obtained a satisfactory answer at the correct level, you have the right to appeal directly to the Country Chief Executive Officer.

Your right of recourse to the regulator and right to be informed of this.

If, despite our best efforts, you continue to feel that you have not received a satisfactory response from HSBC Luxembourg, you have the right to contact the CSSF. All details about this process may be found here:

<https://www.cssflu/en/customer-complaints/>

Following receipt and acknowledgement of the complaint, the CSSF will then contact the respective HSBC entity for an explanation and supporting documentation.

HSBC in Luxembourg is committed to provide as comprehensive as possible an answer and full co-operation in the investigation process.

On an annual basis the number of complaints and their nature and means of resolution will be communicated by HSBC Luxembourg to the CSSF.

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