



Complaint Handling

1. Introduction

1.1. 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.

1.2. In the event that you have a complaint about the quality of the products or 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 send an e-mail to the address provided for the specific HSBC entity you wish to raise a complaint to.

1.3. Our key principles are:

1.3.1. Clients and potential clients can submit complaints free of charge.

1.3.2. We aspire to acknowledge complaints promptly on receipt and to have resolved complaints within 10 working days.

1.3.3. We work in partnership with clients to resolve concerns in a consistent and fair manner.

1.4. Complaints are handled in line with the Global Banking & Markets (GBM) Complaint Handling Policy. This disclosure sets out details of the GBM Complaints Handling Policy.

2. Frontline resolution

2.1. 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.

2.1.1. We will Acknowledge – complaints as soon as possible in person, by telephone or in writing, generally in the manner in which it was received.

2.1.2. Act – to investigate, obtaining advice from relevant colleagues as necessary, in order to resolve the complaint.

2.1.3. Close – we will explain the outcome of your complaint and the actions we have taken.

2.2. 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 for the specific HSBC entity you have been discussing the issue with.



3. Alternative Dispute Resolution mechanisms

3.1. If you are not satisfied with HSBC's response, you have the option to bring your complaint to the Commission for the Financial Market. Please find the mailing address to the Commission for the Financial Market on their website: <http://www.cmfchile.cl/portal/principal/605/w3-article-1281.html>

3.2. In the event you have a complaint and do not wish to raise this to your usual HSBC representative, you can send an email to the following address: chile_reclamos@cl.hsbc.com

Complaints can also be addressed directly to our Regulatory Compliance department:

Av. Isidora Goyenechea 2800 Floor 23
Attn: Head of Regulatory Compliance
Santiago de Chile