

HSBC Mauritius

Complaints Handling Policy

Our complaints handling policy provides the standards that we follow in handling customer complaints and is based on the Guidelines on Complaints Handling Policy and Procedures issued by the Office of the Ombudsperson for Financial Services in October 2019.

Customers may submit their complaints to us by any reasonable means, for example in person at our complaints counter, by phone, letter, facsimile or email.

Our email address is complaints@hsbc.co.mu.

Customers may also contact us by phone from 8:45 am to 10:00 pm everyday on the following Customer Services lines:

Contact method	Contact details
Contact centre (for local calls only)	(Phone) 800 1234
Contact centre (for overseas calls)	(Phone) +230 403 0750

Customers may submit their complaints at our complaints desk which is available during office hours at the HSBC Main Branch Ground Floor, Place d'Armes, Port Louis. A signboard is displayed in all our offices and branches clearly directing customers where they can address for complaints. We will be delighted to assist customers who may require any special assistance or have any language issue when formulating complaints.

We aim to resolve customer complaints on the spot and in a fair, reliable and transparent manner. Whenever we need to inquire into more details, customers may be requested to submit their complaints in writing at the counter or by a letter through the post, facsimile or by email.

For all written complaints, we will send a written acknowledgement of the complaints within 2 working days of its receipt, providing the name, job title and the contact details of the person handling the complaint.

We endeavor to make all efforts to serve our customers as soon as possible at our premises and keep the waiting time as short as possible. Additionally, we will also ensure customer phone calls are responded promptly.

Once a complaint has been received, we will: -

- investigate the complaint competently, promptly and impartially;
- assess fairly the subject matter of the complaint and see whether the complaint should be upheld and what remedial action or redress (or both) may be appropriate;
- offer any redress or remedial action which is appropriate;
- explain to the complainant, in a way that is fair, clear and not misleading, our assessment of the complaint, our decision on it, and any offer of remedial action or redress; and
- comply promptly with any offer of remedial action or redress which the complainant accepts.

We will send a written reply containing our decision to the complainant within 30 days as from the date the complaint is received by us. If customers are still aggrieved by our decision or that they do not receive a reply from us within 30 days as from the date of their complaint, they may lodge a complaint in writing at the Office of the Ombudsperson for Financial Services:

Office of Ombudsperson for Financial Services

8th Floor, SICOM Tower

Wall Street

Ebene Cyber City 72201

Mauritius

Telephone: 460 0476

Reception: 460 0473/4

Fax: 468 6473

Email: ombudspersonfs@myt.mu

The complaint to the Office of Ombudsperson for Financial Services should be duly accompanied by:

- the name and address of the complainant;
- the name and address of the financial institution against which the complaint is made;
- the nature of the complaint and the facts and circumstances giving rise to the complaint;
- relief sought
- a written declaration to the effect that the complainant was made to us by registered post with advice of delivery and that that the customer has sufficient interest in the subject matter of the complaint;
- a declaration as to whether we replied to the complaint;
- a copy of our reply, if any;
- a copy of all other relevant documents.

Our complaints handling policy is available on our website. Customers may also request a copy of this policy at no cost to them.

Sources:

- The Ombudsperson for Financial Services Act 2018 and
- The Guidelines On Complaints Handling Policy and Procedures applicable to Banks and Non-Bank Deposit Taking Institutions licensed by the Bank of Mauritius effective from 07 October 2019