

Complaints Procedure Rules of HSBC Bank plc, pobočka zahraničnej banky

These Complaints Procedure Rules of HSBC, pobočka zahraničnej banky (hereinafter referred to as the **Complaint Procedure**) shall govern the form of communication between the Client and HSBC Bank plc, pobočka zahraničnej banky (hereinafter referred to as the **Bank**) in cases when the Client assumes that the Bank did not keep the terms and conditions agreed upon in a contract on bank product or service or in the general business terms and conditions of the Bank or it did not fulfill its obligations arising from the applicable laws.

Method and form of complaints

- The complaints shall be filed in writing normally.
- The complaint can be lodged in any branch of the Bank at a bank employee – the Local Compliance Officer (LCO) or at a person authorized by LCO. Should be the claim made verbally, the Officer draws up a written record on filed complaint. By the means of his/her own signature, the Client shall confirm that the complaint is complete and correct and receives a copy.
- The complaint can also be made by telephone or electronic mail. If this is the case, the Bank draws up a record on complaint in electronic form.

Confirmation of received complaint

- Receipt of the complaint made by telephone shall be deemed as confirmed at the moment of recording the respective phone call. The Client is obliged to supplement the telephone form of complaint with its written form within 10 days subsequent to the date of its filing.
- The Bank shall confirm receipt of the complaint and any other claims of the Client, not submitted to the Bank in person or by telephone, by sending a confirmation of received complaint. The Bank shall post the confirmation at latest on the business day following the day on which the complaint was received.
- The complaint which was not lodged correctly or in full may be modified or amended within 10 days upon receipt of a notice issued by the Bank.

Requirements for complaints

- Any complaint has to contain name of the Client, Client's ID number (IČO) or birth number, address, account number and contact details of a person filing the complaint.
- Detailed description of the case accompanied by dates, figures, amounts etc. shall constitute part of the filed complaint.
- Documentation of the case shall represent attachments to the complaint. If photocopies of such documents are submitted, their legalization is required.

Exceptions for receiving complaints

The claim shall not be received in following cases:

- method and form is not observed or the complaint does not fulfill all the requirements even in the prolonged period, provided by the Bank in order to amend or modify the file;
- the person lodging the complaint is neither a client of the Bank nor a person authorized to act on behalf of the Client (authorization to act in Client's name has to be proved to the Bank in sufficient manner);
- another officer of the Bank has already started dealing with the complaint;
- a court has already decided on the complaint or legal proceeding has been already launched by the court;
- time limits for shredding the relevant type of documents have already lapsed.

Methods of resolving the complaint

- The Local Compliance Officer in collaboration with the relevant department of the Bank handles the complaint;
- The Bank shall always inform the Client about timeline for dealing with the complaint.

Time limits for handling the complaints

- The time limit for handling the complaint shall be 30 days upon receipt of the complaint by the Bank. The time limit for modifying or amending the complaint shall not be included in the aforementioned period.
- Shall the efforts to settle the claim within this time limit fail, for example due to complexity of cases, the Bank shall settle the claim at latest within 6 months upon receipt of the complaint by the Bank and, moreover, the Bank is obliged to inform the Client in writing about estimated time limit for handling the complaint, within the referred period of 30 days.

Appeal options

Shall the Client not be satisfied with settlement of the complaint he/she is allowed to contact a superior of the handling officer (director of the organizational unit/CEO).

Complaints concerning payment services

- Time limits and methods for filing the complaints concerning the payment services shall be governed by the General Business Terms and Conditions of the Bank.
- A client of payment service and any other engaged person are allowed to file the complaint with FSA,¹ if they assume the Bank, as a payment services provider, failed to adhere with the provisions of this act or other generally binding legal regulations related to the payment services. When handling the submitted complaint, FSA shall proceed without undue delay and it collects and analyses information and documentation about facts on the subject of filed complaint in order to identify the facts and legal state of the case, mainly any potential mistakes occurring in activities of the Bank.

¹ FSA is the Bank's domestic regulator in Great Britain and Northern Ireland, the Financial Services Authority.
<http://www.fsa.gov.uk/>

Costs of handing complaint

- Any costs of handling the complaint shall be borne by the Bank.
- Any costs of preparing the complaint including its attachments and submission of the complaint shall be borne by the Client.

Final provisions

- These Complaints Procedure Rules shall become valid and effective on November 1, 2010 and they replace the original Complaints Procedure Rules of the Bank.
- These Claim Rules is usually available in the commercial premises of the Bank and on the web site of the Bank www.hsbc.sk