

COMPLAINT HANDLING GUIDELINE

(Effective from 01/07/2024)

The Complaint Handling Guideline (the "**Guideline**") sets out the responsibilities of HSBC Bank (Vietnam) Limited ("**HSBC Vietnam**", the "**Bank**") in receiving and resolving customer complaints.

If the Bank's services do not meet the Customer's expectation, or the Customer believes that there is an error, please notify the Bank

1. Channels of receipt:

- i. Contact our Customer Service Center via direct@hsbc.com.vn mailbox or call one of the following numbers:
 - Premier customers: (84) 28 37 247 666 (operating 24/7);
 - Platinum Cash Back; HSBC Live+ and TravelOne Cardholders: (84) 28 37 247 248 (open 24/7);
 - Personal Banking Customers: (84 28) 37 247 247 (the South) or (84 24) 62 707 707 (the North) (Operating 24/7 for reporting lost cards or security devices, transaction complaints or other Card-related complaints, and from 8am to 10pm daily for other matters. Individual customers in the Central region can contact our Customer Service Center at either the North or the South)
- ii. Contact Branches/ Transaction Offices: Branch Manager/ Transaction Office, Relationship Manager, Customer Service Manager or Branch Staff are always happy to assist; or
- iii. Send messages from 'Secure Messages' or 'Live Chat' on Internet Banking; or
- iv. Submit a letter with template posted in the 'Contact Us' section of the Bank's homepage at www.hsbc.com.vn; or
- v. Send a letter to:
HSBC Bank (Vietnam) Limited
PO Box 087, Saigon Central Post Office, PO Box 087
Ho Chi Minh City, Vietnam

2. Time of receipt:

The Bank will acknowledge Customer's complaint within three (03) working days since the date of receipt.

3. Time of resolution:

We aim to resolve most issues within seven (07) working days, unless otherwise required by prevailing regulations. Some matters are more complex and can take a little longer to resolve. If that is the case, we'll keep you informed of our progress. On a case-by-case basis, the Bank will also take appropriate measures to prevent similar incidents from happening again.

If you believe that your complaint has not been satisfactorily resolved and would like to refer to higher management of the Bank for review, please write to:

Customer Relations Department

HSBC Bank (Vietnam) Limited

Metropolitan Building, 235 Dong Khoi, District 1, Ho Chi Minh City, Vietnam

If the Customer is still not satisfied with the Bank's resolution, the Customer has the right to submit the matter to the competent state agencies for objective judgment. Although we hope that you will not choose how to submit your request to these agencies, if necessary, we believe that a decision from an independent agency will help answer your concerns in the most appropriate way. We will coordinate with the competent authorities when required.

Any prioritised handling cases are followed the General Guidance On Vulnerable Customer Protection published in the Bank's public website.

Amendments and Updates:

HSBC Vietnam may modify, update or amend the contents of the Complaint Handling Guideline at any time we deem necessary. These modifications, updates of these principles will be published in our official websites or notice will be provided to customers via appropriate communications channels.

