



Your Voice Matters

Did we put a smile on your face?

At HSBC, customer delight is a priority. We try our best to provide excellent service to all our customers. If you like the way we served you or just did something special, we would love to hear about it. This will encourage our employees to serve you better at all times. Kindly visit the website and share your valued compliments:

<https://www.hsbc.co.in/help/feedback-and-complaints/#compliments>

Expect more from HSBC

At HSBC, Customer Delight is our priority and we are committed to provide our customers Best in Class Banking Experience. If customers are happy with our services, we would love to hear from them. Similarly, customer feedback helps us strengthen things that we are doing well and at the same time improve on areas where we need to do better.

The customer can record their grievances/provide their feedback in writing or verbally. The customer can approach the Bank to register a complaint through any of our service touch points given hereunder and expect a response within 10 days of complaint registration.

In case the customer does not receive a response within the number of days indicated below for each level or if the customer is dissatisfied with the response received from the Bank, the customer may escalate the complaint to the next level as indicated below:

L 1

You may visit our Grievance Policy at our website www.hsbc.co.in to make a complaint

OR

- Make a complaint via our online form available in our Website www.hsbc.co.in
- Contact our Phone Banking Services or Internet Banking Secure Message (for contact details check our Website www.hsbc.co.in)
- Login your Personal Internet Banking & write to us
- Visit any of our Branches in India

We will respond to your complaint within 10 days.

If you do not receive a response within 10 days from the channels under L-1, or, if you are not satisfied with the response received, please check below for the next level of escalation

We recommend that you send an email to us via secured channel i.e. by logging to your Internet Banking account. This is to ensure that we maintain customer confidentiality and security.

L 2

If you are not satisfied with the resolution which you receive, or if you do not hear from us in 10 days, please write to the Regional Nodal Officers of the Bank. Please visit the Bank's website www.hsbc.co.in for contact details of our Regional Nodal Officers.

Kindly quote the reference number provided to you in your earlier interaction with the Bank, along with your account/ card number to help us understand and address your concern.

OR You may also contact the Nodal Officer Team between 09:30 AM to 06:00 PM, Monday to Friday.

Nodal officer Escalation contacts

Region	Regional Nodal Officer	Address
Andhra Pradesh	Ms. Soumya P Rajam	The Hongkong and Shanghai Banking Corporation Limited 6-3-1107 & 1108, Raj Bhavan Road, Somajiguda, Hyderabad - 500082
Chandigarh	Mr. Vivek Pal	The Hongkong and Shanghai Banking Corporation Limited SCO 1, Sector 9-D, Chandigarh - 160017

Delhi / Haryana / Uttar Pradesh	Mr. Sandeep Kumar Sharma	The Hongkong and Shanghai Banking Corporation Limited Birla Towers, 25 Barakhamba Road, New Delhi - 110001
Gujarat	Mr. Rohit Moza	The Hongkong and Shanghai Banking Corporation Limited Mardia Plaza, C G Road, Ahmedabad - 380006
Karnataka	Mr. T M Prakash	The Hongkong and Shanghai Banking Corporation Limited No - 7, M.G.Road BangaloreKarnataka - 560001
Kerala	Ms. Suneeta Sudhakaramenon	The Hongkong and Shanghai Banking Corporation Limited Pulikkal Estates. M G Road, (Near Medical Trust Hospital), Kochi - 682016
Maharashtra	Mr. Arijit Chakraborti	The Hongkong and Shanghai Banking Corporation Limited 46B, Asha Mahal, Dr G Deshmukh Marg, Mumbai - 400026
Rajasthan	Mr. Ashish Misra	The Hongkong and Shanghai Banking Corporation Limited 61-A, Sardar Patel Marg, C-Scheme, Jaipur - 302001
Tamil Nadu	Mr. Santosh Anand	The Hongkong and Shanghai Banking Corporation Limited Rajalakshmi, No 5 & 7 Cathedral Road, Chennai - 600086
West Bengal	Ms. Sheetal Mundle	The Hongkong and Shanghai Banking Corporation Limited 31, BBD BAG, Dalhousie Branch, Kolkata - 700001

OR

Call the Nodal Officer

Call the Nodal Officer Team between 09:30 AM to 06:00 PM, Monday to Friday on contact number: +91 80 – 49089640, +91 40 – 67173410. Fax number : +91-022-66476011 and +91-022-49146011

OR

Write to Code Compliance Officer

Code Compliance Officer for Business Banking

Code Compliance Officer	Address	Email ID
Mr. Akhilesh Uprit	The Hongkong and Shanghai Banking Corporation Limited 52/60 Mahatma Gandhi Road Fort, Mumbai - 400001 India	akhileshuprit@hsbc.co.in

Code Compliance Officer for Credit Cards and Personal Loan

Code Compliance Officer	Address	Email ID
Mr Deepak Sarup	The Hongkong and Shanghai Banking Corporation Limited NESCO - IT Park Bldg 3, 9th Flr, Nesco Complex, Western Express Highway, Goregaon (East), Mumbai - 400063	Deepaksarup@hsbc.co.in

Code Compliance Officer for Mortgages

Code Compliance Officer	Address	Email ID
Mr Tarun Kapur	The Hongkong and Shanghai Banking Corporation Limited NESCO - IT Park Bldg 3, 9th Flr, Nesco Complex, Western Express Highway, Goregaon (East), Mumbai - 400063	tarun.kapur@hsbc.co.in

Code Compliance Officer for Branch**(a) Mumbai Main Office, Peddar Road, Juhu Vile Parle, Pune and Prabhadevi contact details**

Code Compliance Officer	Address	Email ID
Mr Sarish Menon	The Hongkong and Shanghai Banking Corporation Limited 52/60 M G Road, Fort, Mumbai 400001	sarishmenon@hsbc.co.in

(b) Bandra, Borivali, Andheri, Chembur, Powai and Ahmedabad contact details

Code Compliance Officer	Address	Email ID
Mr Shubham Golash	The Hongkong and Shanghai Banking Corporation Limited HSBC Centre, Dr Ambedkar Road, Bandra (West), Mumbai 400050	shubhamgolash@hsbc.co.in

(c) Bangalore, Jayanagar, Kochi , Chennai, Hyderabad and Coimbatore contact details

Code Compliance Officer	Address	Email ID
Mr. Rajeev P B	The Hongkong and Shanghai Banking Corporation Limited No. 7, M G Road, Bangalore - 560001	rajeevpb@hsbc.co.in

(d) Dalhousie, Gariahat contact details

Code Compliance Officer	Address	Email ID
Ms Ruma Bhadra	The Hongkong and Shanghai Banking Corporation Limited Dalhousie Square, 31 BBD Bagh, Kolkata 700001	rumabhadra@hsbc.co.in

(e) New Delhi, Greater Kailash, Noida, South Extension, Gurgaon, Chandigarh and Jaipur contact details

Code Compliance Officer	Address	Email ID
Mr. Praveen Chandna	The Hongkong and Shanghai Banking Corporation Limited Birla Tower, 25 Barakhamba Road, New Delhi 110001	praveenchandna@hsbc.co.in

L 3

If you are not satisfied with the response that you receive from the above or if you do not receive a response within 10 days, you may contact the office of the Chief Nodal Officer whose details are provided below:

Mr. Sabry Ali, Chief Nodal Officer
The Hongkong and Shanghai Banking Corporation Limited,
NESCO - IT Park Bldg. 3, 9th Floor, Nesco Complex,
Western Express Highway, Goregaon (East),
Mumbai - 400 063.
E-mail: pnohsbcbank@hsbc.co.in

OR

Make a complaint to Senior Management via our online form available in Bank's website www.hsbc.co.in

Senior management contact details

Name and Designation	Address
Mr. Arunabha Hajra Head - Customer Relations (Wealth & Personal Banking)	The Hongkong and Shanghai Banking Corporation Limited NESCO - IT Park Bldg 3, Western Express Highway, Goregaon (East), Mumbai – 400063 Email : headcustomerrelations.retailbanking.in@hsbc.co.in
Mr. Jaswinder Singh Sodhi Head - Customer Propositions & Marketing	The Hongkong and Shanghai Banking Corporation Limited NESCO - IT Park Bldg 3, Western Express Highway, Goregaon (East), Mumbai - 400063 Email : headcustomervalue.retailbanking.rbwm@hsbc.co.in
Mr. Ramakrishnan S Country Head (Wealth & Personal Banking)	The Hongkong and Shanghai Banking Corporation Limited NESCO - IT Park Bldg 3, Western Express Highway, Goregaon (East), Mumbai – 400063 Email : headretailbanking@hsbc.co.in
Prakash Jaiswal Head - Business Banking	The Hongkong and Shanghai Banking Corporation Limited 52/60 M. G. Road Fort, Mumbai – 400001 Email : headbusinessbanking@hsbc.co.in
Mr. Hitendra Dave Head - Global Banking & Markets.	The Hongkong and Shanghai Banking Corporation Limited 52/60 M. G. Road Fort, Mumbai - 400001
Mr. Rajat Verma Head - Commercial Banking	Email : headcommercialbanking@hsbc.co.in
Mr. Surendra Roshia Chief Executive Officer	The Hongkong and Shanghai Banking Corporation Limited 52/60, M G Road Fort, Mumbai - 400001 Email : ceosoffice@hsbc.co.in

Notes: Please quote the complaint reference number provided by the Customer Service officer in case you wish to correspond further on the same issue.

In the event that you do not receive any response within one month from the date the Bank first received your representation, or if you are dissatisfied with the response given by the Bank, you may write to the Banking Ombudsman.

Escalation to Banking Ombudsman

In the event that you do not receive any response within one month from the date the Bank first received your representation, or if you are dissatisfied with the response given by the Bank, you may write to the Banking Ombudsman, a statutory body appointed by the Reserve Bank of India under its Banking Ombudsman Scheme 2006, to look into the provision of satisfactory service by banks. Brief details of the scheme are as follows:

The Reserve Bank of India has appointed an Ombudsman, who can be approached for redressing customer grievances if they have not already been redressed by HSBC. The salient features of the Scheme are as follows, and the following conditions will apply before the Ombudsman can be approached:

- The complainant, before making a complaint to the Ombudsman, had made a written representation to HSBC, and the Bank had either rejected the complaint, or the complainant had not received a reply within a period of one month after the complaint was received by the Bank, or the complainant was not satisfied with the reply given by the Bank
- The complaint is made not later than one year after the complainant has received HSBC's reply to his/her representation or, where no reply is received, not later than one year and one month after the date of the representation to HSBC
- The complaint has not been settled by the Ombudsman in any previous proceedings
- The complaint is not the subject matter of proceedings before any court, tribunal, arbitrator or any other forum
- The complaint is not frivolous or vexatious in nature
- The complaint is made before the expiry of the period of limitation prescribed under the Indian Limitation Act, 1963 for such claims

If you have any issue, which you wish to take up at this forum, please contact your Branch who will advise you in this regard. To obtain details of the for Banking Ombudsman scheme 2006 please refer to our website www.hsbc.co.in or Banking Ombudsman scheme available in the Digital Notice board.