

Complaint Procedure Regulation

HSBC Bank, Inc. – Prague Branch

This Complaint Procedure Regulation of HSBC Bank plc – Prague branch (hereinafter the Complaint Procedure Regulation only) specifies the way of communication between the client and HSBC Bank plc - Prague branch, in cases when the client believes the bank did not observe the conditions agreed in an agreement on a banking product or service, the bank's general business conditions or its obligations deriving from applicable laws.

The complaint filing method and the complaint form

- Complaints are filed only in writing
- A complaint can be filed at the bank's business location via its submission to the bank employee – the Local Compliance Officer (LCO) or a person authorized by him/her. In the case of an oral complaint the bank employee will produce a record. The client will confirm its completeness and correctness by his/her signature and the client will receive its copy.
- A complaint may also be filed by phone or e-mail. In that case the bank will file it electronically.

Complaint receipt confirmation

- Receipt of complaints filed by phone is confirmed immediately and a record of such a phone call is produced. The client is obliged to provide his/her complaint also in writing within 10 days from its filing by phone.
- The bank will mail a confirmation of receipt of the client's complaint and other notifications not delivered to the bank in person or delivered by phone no later than on the next day after filing.
- Incorrect or incomplete filing can be corrected or supplemented within 10 days from the bank's request delivery.

Complaint requirements

- A complaint must contain the client's name, his ID No. or personal ID No., address, account number, and the filing person's contact information.
- A filed complaint must contain a precise description of the case with dates, figures, amounts etc.
- Documentation in the form of an annex to the complaint. If copies are submitted, they must be officially certified.

Complaint acceptance exceptions

A complaint cannot be accepted if:

- Its way of filing, form or the filing requirements are not followed, even during an additional time period provided by the bank in order to supplement or correct the complaint.
- The filing person is not the bank's client or a person authorized to act in the client's name.
- The complaint is already being processed by another expert of the bank.
- The issue was decided by a court or court proceedings have already started.
- Shredding periods of the relevant type of documents have passed.

Complaint processing method

- Complaints are processed by a Local Compliance Officer in cooperation with the bank's specialized divisions.
- The bank always informs the client on his/her complaint processing period.

Complaint processing periods

- A complaint is to be processed within thirty days from its delivery to the bank. The period designed for complaint correcting or supplementing is not included in this period.
- If a complaint cannot be processed within this period, the bank (processing party) is obliged to inform the client in writing about an appropriate complaint processing time period.

Appeal options

If the client is not satisfied with the way his/her complaint was processed, the client may turn to the processing party's supervisor (branch manager).

Notice: Based on Act No. 124/2002 Coll., in the case of disputes concerning fund transfers the clients may contact a dispute solving body established in accordance with Act No. 229/2002 Coll. This does not affect the client's right to legal proceedings.

Final provisions

- This Complaint Procedure Regulation comes into force and becomes effective on 1 January 2003.
- This Complaint Procedure Regulation is available at the bank's business locations.

