

Global Markets Complaint Handling Principles – Hong Kong (DEC-2019)

1. Introduction

1.1. At HANG SENG BANK, we are committed to providing you with the best customer experience we can. We encourage you to let us know, as soon as possible, whenever our products or services do not meet your expectations so we may promptly address your concerns.

1.2. In the event that you have a complaint about the quality of the products or services which HANG SENG BANK Global Markets supplies to you, or if you would like to receive further information concerning HANG SENG BANK Global Markets' complaints handling processes, you may speak to your usual HANG SENG BANK representative or e-mail us [here](#).

1.3. Our key principles are:

1.3.1. Clients and potential clients can submit complaints free of charge.

1.3.2. We aspire to respond and to have resolved complaints within 60 working days, however this will depend on individual circumstances and the complexity of the case.

1.3.3. We work in partnership with clients to resolve concerns in a consistent and fair manner.

1.4. Complaints are handled in line with the Global Markets complaints handling policy. This disclosure sets out details of the Global Markets complaints handling policy.

2. Frontline resolution

2.1. Where appropriate and possible, we aim to provide resolution via the first person to whom you escalate the issue. This may be a member of a product client service team or your Relationship Manager.

2.1.1. We will Acknowledge – complaints as soon as possible in person, by telephone or in writing.

2.1.2. Act – to investigate, obtaining advice from relevant colleagues as necessary, in order to resolve the complaint.

2.1.3. Close – we will explain the outcome of your complaint and the actions we have taken.

2.2. Where we are unable to resolve the issue immediately, we will work with you until the issue is resolved. We will provide you an indicative timeline for the resolution and provide regular progress updates. In the unlikely event we are unable to close the issue to your satisfaction you have the option to follow the Alternative Dispute Resolution mechanism, outlined below.

3. Alternative Dispute Resolution mechanisms

3.1. If you consider our reply not satisfactory, we are required to inform you that you have the option to bring your complaint to the Financial Dispute Resolution Centre (FDRC) at Unit 3701-4, 37/F, Sunlight Tower, 248 Queen's Road East, Wan Chai, Hong Kong. Alternatively, you may also refer your complaint to other regulatory bodies in Hong Kong or to seek independent legal advice where necessary.

3.2. HANG SENG BANK fully co-operates with all relevant regulatory bodies in Hong Kong, including the Hong Kong Monetary Authority (HKMA), and the FDRC in the handling of complaints.