

Giving us feedback and making complaints

An Easy Read guide



HSBC

Opening up a world of opportunity

How to use this guide



HSBC wrote this guide.

When you see the word 'we', it means HSBC.



We wrote this guide in an easy to read way.

We use pictures to explain some ideas.

Bold

We wrote some important words in **bold**.

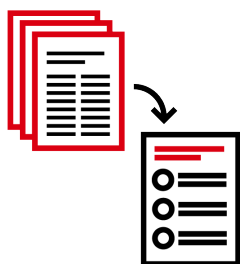
Not bold

This means the letters are thicker and darker.



We explain what these bold words mean.

There is a list of these words on page 23.



This Easy Read guide is a summary of another document. This means it only includes the most important ideas.



You can find the other document on our website.

www.hsbc.com.au/help/feedback-and-complaints



You can ask for help to read this guide.
A friend, family member or support person may be able to help you.

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About this guide



Our goal is to always support you – our customers.



And to focus on what you need from us.

We always want to know what you think about:



◆ the support we give you

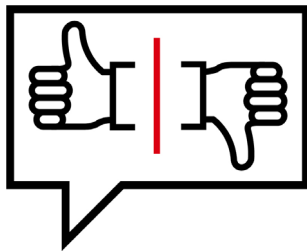


◆ our products and services.



In this guide we explain how to tell us what you think.

This includes how to:



◆ give us feedback

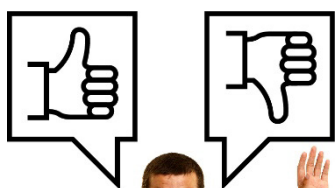


◆ make a complaint.

How to tell us what you think



We like to get **feedback** about our services.



When you give feedback, you tell someone what:

- ◆ works well
- ◆ needs to be better.

Feedback can be:



- ◆ good



- ◆ bad.



We also want to know if we are doing something wrong.



If this happens, you can make a **complaint**.



When you make a complaint, you tell someone that something:

- ◆ has gone wrong
- ◆ isn't working well.



Complaints are more serious than feedback.

How do you give us feedback?



You can visit us in person at your nearest HSBC branch.



You can find your nearest HSBC branch on our website.

www.hsbc.com.au/branch-finder

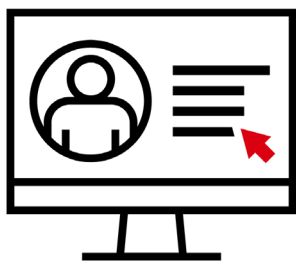


You can call us.

1300 308 188



If you are calling from outside Australia, you can call **+612 9005 8181**

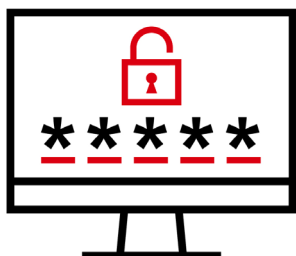


You can use your HSBC account to contact us online.

www.hsbc.com.au/help/feedback-and-complaints

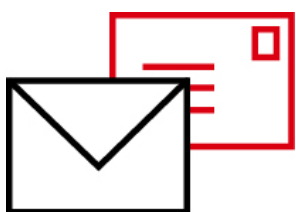


Select 'Contact us online'.



Then sign into your HSBC account.

You can also send a letter to:



Customer Relations Team
HSBC Bank Australia Limited
Tower 1, International Towers Sydney
100 Barangaroo Avenue
Sydney NSW 2000

Support to talk to us



You can contact the National Relay Service if you:

- ◆ are deaf
- ◆ have a hearing or speech impairment.



You can:

- ◆ call the National Relay Service on **133 677**
- ◆ ask them to call us on **1300 308 188**.



You can also contact Voice Relay if you:

- ◆ have trouble talking on the phone
- ◆ can't hear well.

This used to be called Speak and Listen.



You can:

- ◆ call Voice Relay on **1300 555 727**
- ◆ ask them to call us on **1300 308 188**.

How we manage complaints



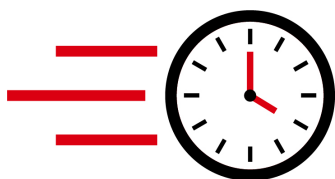
You might make a complaint about a product or service.



Or you might make a complaint if you're not happy with the support we gave you.



We want to make sure your complaint goes to the right person.



And we always try to manage our complaints as soon as we can.

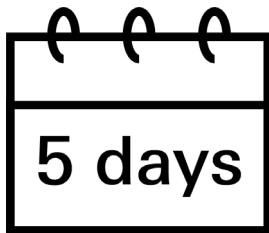
This helps us to make sure our services and support are a good experience for:



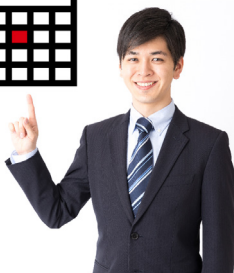
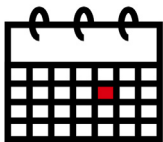
◆ you



◆ other customers in the future.



We will try to deal with your complaint within 5 days.



If we need more time to deal with your complaint, we will:

◆ keep you updated

◆ tell you when we think we'll be finished.



When we manage your complaint, we will keep it **confidential**.



If you keep something confidential, you don't:

- ◆ share the information
- ◆ say who gave you the information.

If you're not happy with how we manage your complaint



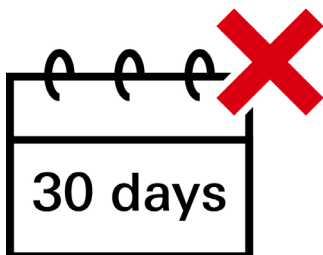
We will do everything we can to make sure we manage your complaint.

And to keep making our support and services better.

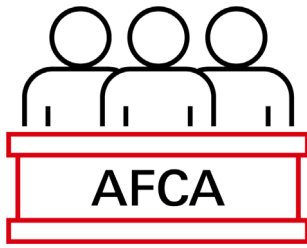
But you might want to get help from a different service if:



- ◆ you're not happy with how we manage your complaint



- ◆ we don't manage your complaint after 30 days.



If this happens, you can contact the **Australian Financial Complaints Authority (AFCA)**.

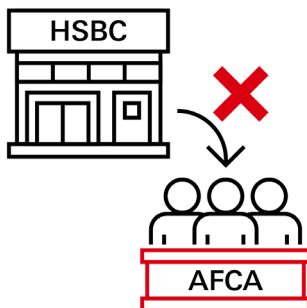


AFCA helps people who can't fix their complaint with us.

AFCA:



◆ is a free service



◆ doesn't work for us.



You can call AFCA.

1800 931 678



You can send AFCA an email.

info@afca.org.au



You can visit AFCA's website.

www.afca.org.au



You can also send a letter to AFCA.

GPO Box 3

Melbourne

VIC 3001

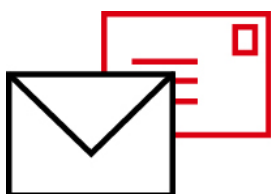
What if you need more support?



If you need more support, you can send an email to our Customer Advocate team.

hsbc.customer.advocate@hsbc.com.au

You can also send them a letter.



Customer Advocate Team
HSBC Bank Australia Limited
Tower 1, International Towers Sydney
100 Barangaroo Avenue
Sydney NSW 2000



They give advice and support to our staff who manage complaints.

This helps them make sure they are doing the best thing for our customers.



The Customer Advocate team can also help people make a complaint if they need extra support.



For example, they might support people experiencing **family violence**.

Family violence is when someone who lives in your home or a member of your family:



◆ hurts you



◆ treats you badly



◆ makes you feel unsafe.



They might support people experiencing **financial abuse**.

Financial abuse is when someone:



◆ takes your money



◆ stops you having a say in how your money is spent



◆ makes you pay for other people's things.



They might also support people who need support to communicate.

What else does the Customer Advocate team do?

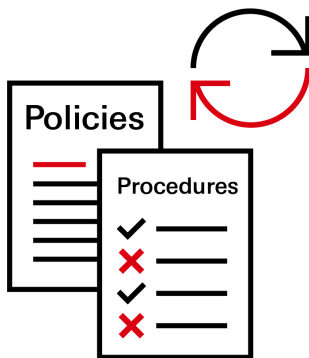
The Customer Advocate team are there to:



- ◆ listen to our customers



- ◆ tell us what we can change for our customers.



This includes changing our plans and rules.

They explain the way we must do things.

We call these our policies and procedures.



You can contact the Customer Advocacy team if you have feedback about:

- ◆ our plans and rules
- ◆ the way we manage complaints.

Contact us



You can call us for free.

1300 308 188



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you can call +612 9005 8181



You can use our online form to send us an email.

www.hsbc.com.au/en-au/forms/email-us

You can write to us.



Customer Relations Team
HSBC Bank Australia Limited
Level 36, Tower 1, International Towers Sydney
100 Barangaroo Avenue
Sydney NSW 2000

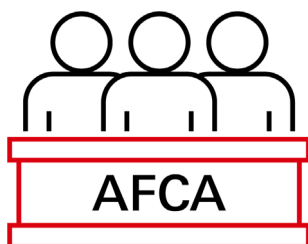


You can visit our website.

www.hsbc.com.au

Word list

This list explains what the **bold** words in this document mean.



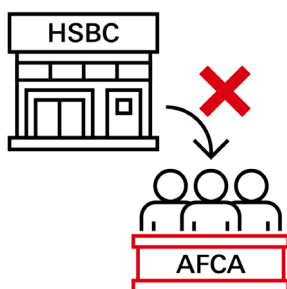
Australian Financial Complaints Authority (AFCA)

AFCA helps people who can't fix their complaint with us.

AFCA:



◆ is a free service



◆ doesn't work for us.

Complaint



When you make a complaint, you tell someone that something:

◆ has gone wrong

◆ isn't working well.

Confidential



If you keep something confidential, you don't:

- ◆ share the information
- ◆ say who gave you the information.

Family violence



Family violence is when someone who lives in your home or a member of your family:

- ◆ hurts you
- ◆ treats you badly
- ◆ makes you feel unsafe.

Feedback



When you give feedback, you tell someone what:

- ◆ works well
- ◆ needs to be better.

Financial abuse

Financial abuse is when someone:



- ◆ takes your money



- ◆ stops you having a say in how your money is spent



- ◆ makes you pay for other people's things.



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