

## **HIBU Grievance Redressal Policy**

We believe that customer service is an important imperative for sustained business growth and we want to ensure that our customers receive exemplary service across different touch points while dealing with HSBC Gift City Branch ('the Bank'). Prompt and efficient service is essential to retaining existing relationships and customer satisfaction is critical to the Bank.

Customer complaints constitute an important voice of customer, and this policy details complaint handling through a structured grievance redressal framework. Complaint redressal is supported by a review mechanism, to minimize the recurrence of similar issues in future. The Bank's Grievance Redressal policy follows the following principles:

1. Customers are treated fairly at all times.
2. Complaints raised by customers are dealt with courtesy and in a timely manner.
3. Customers are informed of avenues to escalate their complaints within the organization, and their rights if they are not satisfied with the resolution of their complaints.
4. Complaints are treated efficiently and fairly.
5. The Bank employees work in good faith and without prejudice, towards the interests of the customers.

This policy is available on the Bank's website and at our branches on request. Employees are aware of the complaint handling process and the grievance redressal mechanism of the Bank.

### **Need help?**

Kindly contact your dedicated Relationship Manager for any assistance.

Awareness of the Grievance Redressal mechanism.

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 20 working days of complaint registration. For any service requests or queries, you can approach your nearest Branch. If at any stage, you feel that our service levels are not up to your expectations, please register your complaint with your dedicated Relationship Manager.

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.

### **Resolution of Grievance**

The service touch point (as specified above) receiving the complaint is responsible for resolution of complaint/grievance to the customer's satisfaction. Every attempt will be made to offer the customer suitable and appropriate alternate solutions wherever possible.

### **Time frame**

Suitable timelines have been set for every complaint depending upon the investigations which would be involved in resolving the same. Complaints are suitably acknowledged on receipt and the customers are informed of delays if any, in the resolution.

### **Sensitizing staff on handling complaints (Training)**

Our staff is specially trained for handling complaints. The training includes both operations and soft skills, as different customers perceive and react differently to the aspects of complaint handling. Our staff is encouraged to have an open attitude towards recording complaints, ensuring service recovery and winning the customer's confidence.

## Compliments

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.

<https://forms.hsbc.co.in/en-in/forms/compliments/>

## Details for Escalation

Name	Designation	E-mail ID
Laxminarayan Prajapati	VP Operations	<a href="mailto:laxminarayanprajapati@hsbc.co.in">laxminarayanprajapati@hsbc.co.in</a>
Krishnakumar Naikar	GTS Business Development Manager	<a href="mailto:krishnanaikar@hsbc.co.in">krishnanaikar@hsbc.co.in</a>
Ashishkumar Tripathi	Head IBU	<a href="mailto:ashishkumar.tripathi@hsbc.co.in">ashishkumar.tripathi@hsbc.co.in</a>