



**HSBC's MANUAL**

PARTICIPANT IN THE FINANCIAL SERVICES INDUSTRY

**FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT  
NO 37 OF 2002**

PREPARED IN ACCORDANCE WITH THE PRINCIPLES SET OUT IN THE CODE  
OF CONDUCT

THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED  
JOHANNESBURG BRANCH

HSBC SECURITIES (SOUTH AFRICA) (PTY) LTD

HSBC BANK INTERNATIONAL LIMITED – REPRESENTATIVE OFFICE



INDEX

- 1. INTRODUCTION .....4
- 2. CONSUMER COMPLAINTS PROCEDURE .....4
  - 2.1. Who may lodge the complaint.....4
  - 2.2. What constitutes a complaint?.....4
  - 2.3. How to lodge the complaint .....4
  - 2.4. Receipt of the complaint.....4

## 1. INTRODUCTION

Financial Advisory and Intermediary Services Act (“FAIS”)

- FAIS is aimed at protecting consumers by ensuring that the rendering of intermediary services
- and/or the giving of advice in relation to a financial product is done in a competent and transparent manner.
- Consumers of financial products have the right to complain about any inappropriate advice or services rendered.

As an Authorised Financial Services Provider registered with the Financial Services Board, the HSBC offices are required in terms of FAIS to have a Consumer Complaints Procedure in place to deal with complaints.

## 2. CONSUMER COMPLAINTS PROCEDURE

### 2.1. Who may lodge the complaint

The complaint may be lodged by you as a client, a nominated beneficiary or a lawful successor.

### 2.2. What constitutes a complaint?

A complaint may be lodged by you against HSBC or any of its representatives if you have :

- Been treated unfairly;
- Suffered prejudice or damages as a result of HSBC or its representative failing to comply with the provisions of FAIS; or
- Suffered prejudice or damages as a result of the wilful or negligent financial service rendered by HSBC or its representative.

### 2.3. How to lodge the complaint

Submit your complaint in writing to:

Willem Kruger

Compliance Officer

The Hongkong and Shanghai Banking Corporation Limited – Johannesburg Branch

Private Bag X785434

Sandton

2146

Telephone: +27 (11) 676-4358

Fax: +27 (11) 676-2289

Email: [willem.kruger@za.hsbc.com](mailto:willem.kruger@za.hsbc.com)

### 2.4. Receipt of the complaint

Once you have lodged your complaint we will:

- Acknowledge receipt of the complaint in writing;
- Investigate the complaint in a timely and fair manner;
- Respond to you with the outcome of our investigation.