Complaints Handling and 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 IFSC Banking Unit (Gift City) Branch prompt and efficient service is essential to retaining existing relationships and customer satisfaction is critical to the HSBC IFSC Banking Unit

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 HSBC IFSC Banking Unit's (Gift City) 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 HSBC IFSC Banking Unit (Gift City) employees work in good faith and without prejudice, towards the interests of the customers.

This policy is available on the HSBC IFSC Banking Unit'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 IFSC Banking Unit (Gift City), 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-HSBC IFSC Banking Unit (Gift City) 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 HSBC IFSC Banking Unit (Gift City), 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.

Complaint

Any expression of dissatisfaction/negative emotion, whether upheld/justified or not, from (or on behalf of) an existing, past, or prospective~~a~~ customer relating to the provision of, or failure to provide, a specific product or service or service activity.

- however, expressed, whether in writing, over the telephone, face to face, online (e.g. via Public website) or through social media (e.g. HSBC run twitter handles);
- which could allege financial loss, distress or inconvenience, regulatory or compliance breach; and,
- whether resolved immediately or not

Complaint and Grievance Handling process:

- Customer can lodge a complaint through registered E-mail id on complaintcro@hsbc.co.in or by submitting duly signed Physical letter at IBU Gift City Branch
- On receipt of a complaint, Complaint Redressal Officer (CRO) of the IBU Branch shall make an assessment on the merits of the complaint. Pursuant to assessment,
    - In case of acceptance, the Complaint Redressal Officer (CRO) shall acknowledge acceptance of complaints, in writing, within 3 working days of receipt of the complaint.
    - In case of non-acceptance, the Complaint Redressal Officer (CRO) shall inform the complainant within 5 working days along with reasons
- The IBU Branch shall dispose of complaint within 15 days but ordinarily not later than 20 days of acceptance of complaint along with the reasons in case of rejection.

Appeal Mechanism

- If a complainant is not satisfied with the resolution provided by the Complaint Redressal Officer (CRO) or if the complaint has been rejected by the Complaint Redressal Officer (CRO), the complainant may file an appeal before the Complaint Redressal Appellate Officer (CRAO) of the IBU Branch preferably within 21 days from the receipt of the decision from the CRO.

- The Complaint Redressal Appellate Officer (CRAO) shall dispose of the Appeal within a period of 30 days along with the reasons in case of rejection

- IBU Branch may ask for additional information from the complainant while processing the complaint

- The detailed policy for Complaint Handling and Grievance Redressal by HSBC IBU Gift city branch is made available on website.

Contact details of CRO and CRAO

Complaint Redressal Officer (CRO)	Mr. Harshil Shah	complaintcro@hsbc.co.in
Complaint Redressal Appellate Officer (CRAO)	Ms. Ankita Surana	complaintcrao@hsbc.co.in

Complaint before the Authority

Where a complainant is not satisfied with the decision of the Regulated Entity and has exhausted the appellate mechanism of the Regulated Entity, he may file a complaint before the Authority through email to grievance-redressal@ifsca.gov.in preferably within 21 days from the receipt of the decision from the Regulated Entity.