

MAIN
FEE CONDITIONS

September 2020

HSBC Private Banking main fee conditions

This brochure contains our fees for the main services we offer. Prices are in euros (incl. VAT) and come into effect on 1 September 2020.

These general terms and conditions replace previous versions and may change at any time.

Clients will be advised of any changes not covered by their current account agreement in new brochures available in the bank or via other means.

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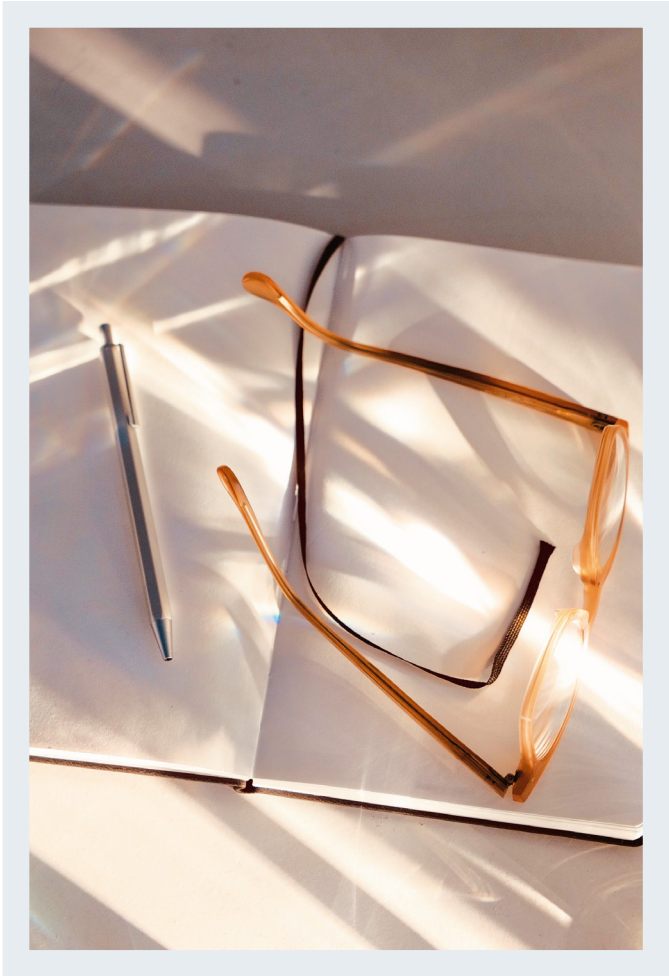
Standard extract of fees

List of services

Fees for using remote banking services (by Internet, landline, mobile phone, SMS, etc.)	free, excluding the cost of a call or costs charged by the Internet service provider
Provision of a debit card (deferred debit international payment card): Visa Classic card	€45 per year
Provision of a debit card (deferred debit international payment card): Visa Premier card	€134 per year
Provision of a debit card (zero-floor limit payment card)	not available
Withdrawal of cash (withdrawal of euros at an ATM of another eurozone institution with an international payment card)	free
- Visa Classic card without agreement	€1 per withdrawal from the 5 th withdrawal per month
Transfer (one-time SEPA ¹ transfer)	— in a branch: €4 — online: free
SEPA direct debit	
- fee to set up a SEPA direct debit mandate	free
- fee per SEPA direct debit payment	free
Intervention fee	free
Premium for insurance for loss or theft of means of payment ² (HSBC Volassur)	€6 per quarter (€24 per year)
Account maintenance fee	free

1 The account is debited for the amount of a one-time SEPA transfer in euros to an account located in France or in any country of the SEPA area (EU Member States, Iceland, Liechtenstein, Norway, Switzerland, San Marino, Monaco, Andorra, and Vatican City). Only fee option possible: «Share»

2 HSBC Volassur is a group insurance policy taken out through HSBC Continental Europe with AIG Europe Limited. Within the limits of the contractual provisions.



Opening, running, and managing your account

Opening, changing, closing

Account Opening - Account Closing ¹	free
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Account statements

Monthly or e-statement	free
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On request	free
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Account maintenance

free	free
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Current account closure fee	free
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Other services

Research fee (per document) or supply of a duplicate	€25 and on quotation for major requests
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Certificate fee	€30
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Inheritance or donation file – Administration fee and annual management fee	0.20% of the amount per year (min. €500 - max. €1,000)
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Non-euro cash deposit or withdrawal	
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– Processing fee	1.5%
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– Foreign exchange fee	€37
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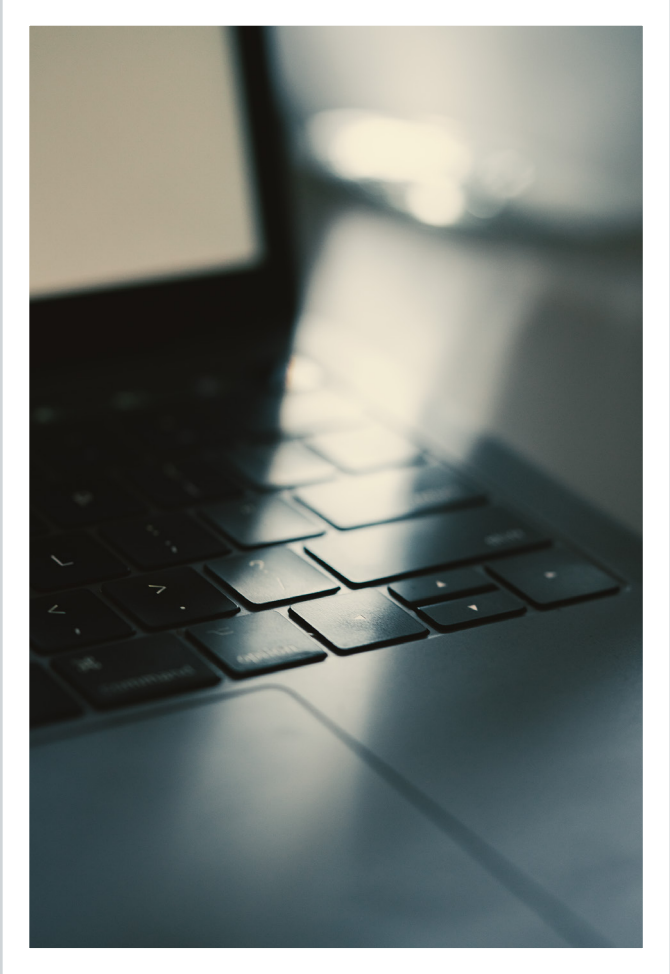
Euro cash withdrawals beyond €10,000	1%
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Shipping of chequebook by registered mail	actual shipping costs
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Circularisation fee (auditors)	€312
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HSBC Easy, bank domiciliation change service	free
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¹ Right to a bank account - basic banking services. When Banque de France appoints HSBC Continental Europe as account keeper in connection with a procedure to exercise your right to a bank account, the account will be opened in a branch and not with Private Banking. The fees for these services are available in the branches.



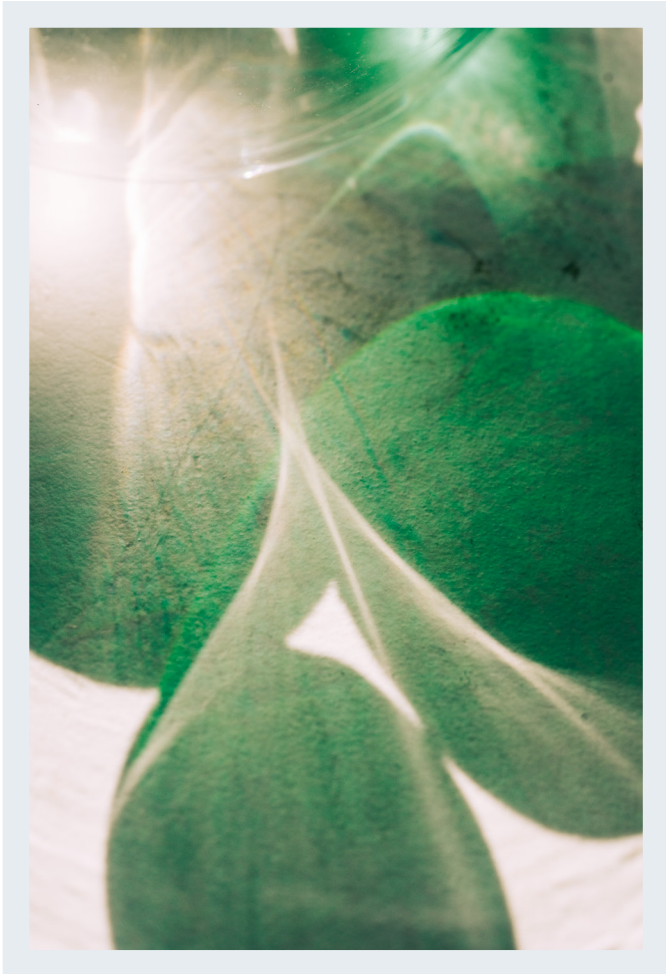
Remote banking

Online account consultation

Online banking services at www.hsbcpriatebankfrance.com	free
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HSBC mobile apps for iPhone and Android ¹	free
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¹ Excluding communication and subscription costs, depending on the carrier.



Your payments and payment methods

Cards

Provision of a debit card (direct debit or deferred debit international payment card)

– Visa Infinite card	€335
– Visa Premier card	€134
– Visa Classic card	€45

Miscellaneous services

Fee to block a lost or stolen bank card	free
Bank card restoration fee	€15
Confidential code reissue fee	€9
Fee for shipping a debit or ATM card (excluding postal charges)	free

Transactions within the eurozone

Cash withdrawal at

– HSBC Group ATMs ¹	free
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Cash withdrawal (for withdrawals in euros using an international payment card within the eurozone from an ATM belonging to another institution):

– All cards under agreement and Visa Premier, Gold MasterCard, and Visa Infinite cards	free
– Visa Classic card without agreement	€1 per withdrawal from the 5 th withdrawal per month
– Bank branches of Visa or MasterCard networks	€5 per withdrawal

Payments by card	free
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Transactions outside the eurozone²

Cash withdrawal at

– HSBC Group ATMs ¹	free
– Non-HSBC ATMs	€3.05 per withdrawal + 2.90% ³
– Bank branches of Visa networks	€5 per withdrawal + 2.90% ³

Payments by card (the card is issued by the bank)	2,90 % ³
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¹ In some countries, your withdrawals may be subject to additional fees charged by the foreign bank (including an HSBC bank) or by the local administrator of the ATM

² Transactions in foreign currencies are completed at the rate applied by Visa or MasterCard on the transaction processing day. More information on the currency conversion costs charged by HSBC Continental Europe and their expression as a percentage margin relative to the European Central Bank (ECB) reference rate can be found at hsbc.fr/CBPR2

³ Of the gross transaction amount, including currency conversion fees

SEPA transfers

The account is debited/credited for the amount of a standing or one-time SEPA transfer in euros to/from an account located in France or in any country of the SEPA area (EU Member States, Iceland, Liechtenstein, Norway, Switzerland, San Marino, Monaco, Andorra, and Vatican City). Only fee option possible: «share»¹.

Issuing a SEPA² transfer

One-time SEPA transfer. Fee per transfer:

– Initiated online	free, with some exceptions ^{3/4}
– Initiated on mobile	free ³
– Initiated in a branch	€4

Standing SEPA transfer. Fee per transfer:

– Initiated online or mobile	free
– Initiated in a branch	€1.10

Receipt of a SEPA transfer

Fee per transfer received

– One-time or standing SEPA transfer received	free
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1 « share»: shared fees; «ben»: fees payable by the beneficiary; «our»: fees payable by the issuer

2 For security purposes, you may receive a confirmation call at your telephone number previously communicated to HSBC Continental Europe to finalise the transaction

3 Excluding communication and subscription costs, depending on the carrier

4 Fees for any transfer initiated on «My Online Banking» above an overall limit of €100,000/day and/or €200,000/rolling 7-day period will be charged at the price of a transfer initiated in a branch. Transactions initiated online will not be executed in real time.

Non-SEPA (international) transfers

The account is debited/credited for the amount of a standing or one-time transfer, denominated in any currency (excluding euros) to/from a country of the European Economic Area⁵ (mandatory «share»¹ fee option) or to/from any other country (possible «ben»¹, «our»¹, «share»¹ fee option). The exchange rate corresponds to the exchange price of the currency at the time of execution of the transaction plus a variable margin depending on the transaction amount and the traded currency.

Issuing a non-SEPA transfer²

One-time non-SEPA transfer. Fee per transfer⁵:

– Initiated online or mobile ³	€12.50
– Initiated in a branch	0.10% of the transaction, min. €25

Other fees

Foreign exchange fee	0.10% of the gross amount (min. €31 - max. €156)
Correspondent fee ⁶	€20
Fee per incomplete one-time transfer ⁷ (missing or incorrect necessary information)	free

Receipt of a non-SEPA transfer

Fee per non-SEPA transfer received	free
Foreign exchange fee	0.10% of the gross amount (min. €31 - max. €156)

1 «share»: shared fees; «ben»: fees payable by the beneficiary; «our»: fees payable by the issuer

2 For security purposes, you may receive a confirmation call at your telephone number previously communicated to HSBC Continental Europe to finalise the transaction

3 Excluding communication and subscription costs, depending on the carrier

4 EU Member States plus Iceland, Liechtenstein, and Norway.

5 Additional fees may be charged by French or foreign correspondents made necessary by an individual service or following a foreign exchange transaction.

6 In addition to the issue fees when the «our» option (all fees paid by the originator) is chosen.

7 Correspondent fees are additional and vary by country.

Direct debits and cheques

Bank transfers

Fee to set up a SEPA direct debit mandate	free
Stop-payment on SEPA direct debit	free
Fee per SEPA direct debit payment	free

Cheques

Ordering and issuing chequebook	free
Fee for shipping a chequebook (excluding postal charges)	free
Fee to issue a bank cheque	€20
Fee to stop payment on cheques or chequebooks by the issuer	€13

Cheques: international transactions

Correspondent fee	Actual costs
Transfer or collection fee	0.10% of the gross amount (min. €31 - max. €156)
Fee on unpaid returned cheque	€31
Fee to issue a bank cheque in foreign currency	€16
Transmission fee	€18

Value dates

The value date applicable to the main debits and credits on the account is the date on which the amount is taken into account in the calculation of interest.

Domestic transactions

	Value date
Cash transfer	date of transaction
Cash withdrawal	date of transaction
Cheque deposit	Same day
Payment of a cheque	Next business day ^{1,2}
Transfer including SEPA	
– Received	date of receipt of the funds by the bank
– Issued	account debit date
Direct debit payment	account debit date

Foreign exchange transactions

Spot	
– Debit on an account in euros or foreign currency	1 business day before the transaction
– Credit on an account in euros or foreign currency	2 business days after the transaction
Future	Contact us

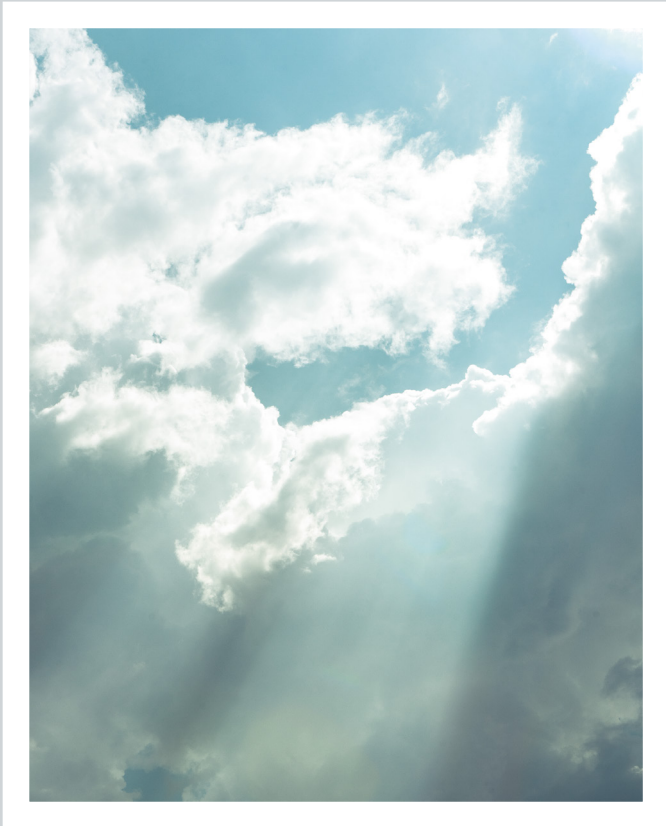
International transactions

Transfer issued (all currencies)	account debit date
Settlement of a cheque issued to a foreign recipient ³ (drawn on foreign currency accounts)	1 business day ² before the account debit date
Transfer received (all currencies)	date of receipt of the funds by the bank
Cheque collection, payable abroad	1 business day ² after the date of receipt of the funds by the bank

1 1 business day after the account posting date.

2 A business day is a day when the bank carries out payment transactions.

3 Any transactions requiring a currency exchange require two additional business days.

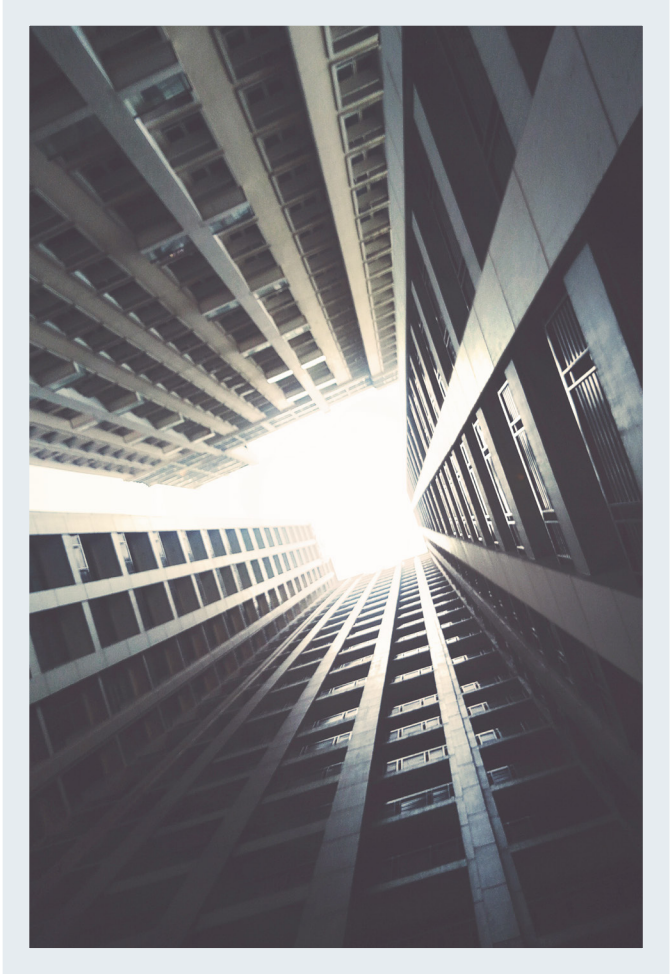


Irregularities and incidents

Intervention fee	free
Special transactions	
Fee for reporting a decision to revoke a bank card to Banque de France	€30
Fee for a cheque paid during the banking suspension period	€20
Fee following notification by Banque de France of a suspension on issuing cheques	€30
Fee per administrative garnishment ¹ (Effective 1 January 2019, garnishments of amounts receivable from the government (which include garnishee orders, oppositions to seizures, administrative oppositions, and garnishee seizures) are merged and called «administrative garnishments».)	10% of the amount owed to the French Treasury, max. €100
Fee per attachment order	€120
Fee per precautionary seizure	€120
Incidents on cheques	
Flat fee per cheque rejected for insufficient funds ²	
– For a cheque < €50	€30
– For a cheque > €50	€50
Fee for advance notification of rejection of cheque for insufficient funds ³	€13
Fee for deposited cheque returned unpaid for a reason other than insufficient funds	€16
Incidents on cards	
Fee for stop-payment (freezing) of the card by the Bank for misuse	€36
Incidents on direct debits	
Fee for direct debit rejection due to insufficient funds ²	
– Withdrawal < €20	direct debit amount
– Withdrawal > €20	€20

¹ The amount is a flat fee including all charges (notification fee, intervention fee, etc.).

² If the cheque is rejected, the fee for advance notification will not be collected.



Overdrafts and loans

Cash and/or overdraft facilities

Unauthorised overdraft	BR ¹ + 5%
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Loans

Consumer credit	The APR is indicated in the credit agreement offer. Interest rates on credit depend on market conditions. HSBC Private Banking
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Real estate loans	The Annual Effective Global Rate (AAGR) is indicated in the real estate loan offer. Interest rates on credit depend on market conditions.
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Origination fee	Contact us
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Opening of a collateral account in favour of HSBC Private Banking	free
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Pledging (registration and service of valuables held in the account in exchange for a loan transaction)	Actual costs
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Fee on the highest overdraft ²	0.05% per month
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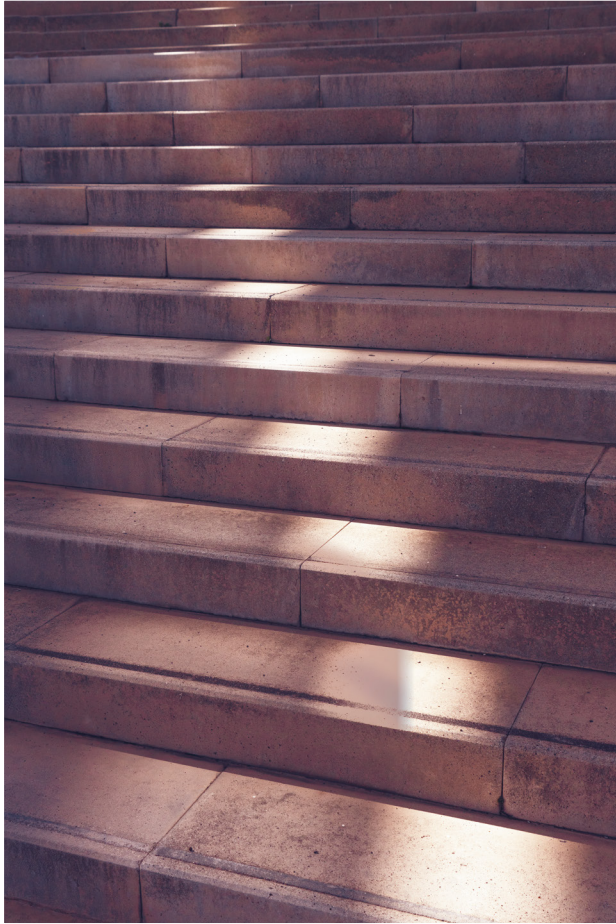
Fee on unpaid instalment (applicable to corporate and business loans only)	€80
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Sureties (contact us)

First-demand sureties and guarantees	
– Origination fee upon issue	1% (min. €300)
– Annual fee (calculated on the basis of the amount of the surety and revised quarterly in advance)	2% of the amount of the commitment (min. €365)
– Annual surety notification fee	€28 per case

1BR: HSBC base rate (7.40% per year as of 01/10/2018)

2 Charges and fees are included in the APR (Annual Percentage Rate)



Financial investments

Transferable securities

Transaction fee

(the rates shown are applied to the order amount)

Equities, Exchange-Traded Funds, certificates, and warrants	
– France ¹	1%
– Outside France ¹	1%
Bonds	0.50%
Entry/exit fees on money market funds, bond funds, equity funds, and diversified funds ³	max. 1% ²
Transaction fee on money market funds, bond funds, equity funds, diversified funds	max. 1%
Investment in private equity funds, private debt funds, and real estate funds	Contact us
Transaction fees - Unlisted securities	1.20%, capped at €240 per transaction

Remuneration related to structured products (e.g. EMTNs, medium-term debt securities, etc.)

Remuneration received by the Bank represents:

- a maximum of 1.5% of par value for products with a maturity of less than 1.5 years,
- a maximum of 2.5% of par value for products with a longer maturity.

This remuneration is paid to the Bank by the issuer in a single payment when the product is structured and is included in the form of a margin in the purchase price. No other management, performance, subscription, or redemption fees are deducted.

Spot forex transaction

Exchanges of EUR for USD, GBP, CHF, CAD	
– for a nominal amount of less than 50,000 euros or the equivalent	1% of the nominal value of the transaction
– for a nominal amount between 50,000 euros and 100,000 euros or equivalent	0.65% of the nominal value of the transaction
– for a nominal amount of more than 100,000 euros or the equivalent	maximum 0.50% of the nominal value of the transaction - Contact us
Exchanges in other currencies	maximum 2% - nous consulter

¹ External brokerage fees vary according to the various stock exchanges and are not included. The securities acquisition tax (Taxe sur les Acquisitions de Titres - TAT) at the current rate of 0.3% (a rate that could change) is applicable to all acquisitions made against payment of equities or the equivalent (admitted to trading on a regulated French or foreign market) in a French company with a market capitalisation of more than 1 billion euros as of 1 December of the year preceding the taxation year. The list of securities concerned is available on the tax authority's website (<http://bofip.impots.gouv.fr/bofip/9739-PGP>). You are liable for this tax for the securities acquisitions mentioned above whether you acquired them directly or under a management mandate.

² Within the limits set by the regulatory documents applicable to the fund and excluding the share of the fees that may be paid into the fund in question

³ If a fund's regulatory documents stipulate zero entry fees, the Bank reserves the right to charge a «transaction fee» subject to VAT.

Gold transactions⁴

Commission on transaction (purchase, sale ⁵ , transfer)	2% of the transaction amount
– Not subject to VAT	0.65% of the gross transaction amount
Brokerage fee	See «Custody fees» section

Custody fees

Custody fees are deducted in euros in December of each year for the previous year based on the average of the portfolio's monthly valuations at the end of each month from December to November.

– €0 to €150,000	€990
– €150,001 to €500,000	0.50%
– €500,001 to €1,000,000	0.45%
– €1,000,001 to €5,000,000	0.35%
– €5,000,001 and over	0.25%
Custody fees for HSBC group securities and UCIs	free

For PEA and PEA-PME only: the fees indicated above apply up to an overall maximum rate of 0.40% of the value of the securities held in the portfolio

Miscellaneous transactions on securities⁶

Securities account maintenance fee	free
Securities account closure fee ⁷	€60

Transfer of securities to another institution

– Securities admitted to trading on a French or foreign regulated market	€15 per line held
– Securities not admitted to trading on a regulated market	€50 per line held

For a transfer of securities associated with a PEA/PEA-PME plan closure, the total fees may not exceed €150.

Imprimé Fiscal Unique (IFU: single tax form)	free
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4 Carried out on the basis of the reference prices published by CPROR at www.cpordevises.com/or/cours

5 For tax residents in France: Sales are subject to the specific tax on sales of gold and the CRDS (social debt repayment contribution) at the rates in effect, or optionally to the rules for capital gains from the sale of movable assets.

6 In accordance with the Central Securities Depository Regulation (CSDR), we propose that our customers have their securities registered in an account opened individually in their name directly with Euroclear (individual segregation). Information on each form of segregation is available on our website www.hsbcprivatebank.fr. Fees: contact us

7 In addition to the fees per line

Discretionary management

The management fee will be deducted in December of each year for the previous year based on the average of the portfolio's monthly valuation at the end of each month from December to November.

The management fee exempts the principal from payment of the following administrative and/or operational fees:

- broker fees corresponding to the fees collected for the reception and transmission of orders as well as the execution of orders for transactions on the portfolio under management, not including the broker fees charged by third parties providing services to the Bank, foreign exchange charges and the tax on acquisitions of securities (TAT);
- account management fees for the account under management and for the safekeeping of the assets held in this account (custody fees);
- UCI subscription or redemption fees (excluding those paid into UCIs).

Diversified mandates (Multi-Asset Strategies)

Core Multi-Asset Solution (CMS)

Amount invested in the portfolio under management	Annual management fee				
	€750,000 - €2m	€2m - €5m	€5m - €10m	€10m - €20m	> €20m
Profil Modéré	1,14%	1,02%	0,90%	0,78%	0,66%
Profil Equilibre	1,20%	1,08%	0,96%	0,84%	0,72%
Profil Dynamique	1,26%	1,14%	1,02%	0,90%	0,78%
Profil Dynamique Plus	1,32%	1,20%	1,08%	0,96%	0,84%

Global Active Multi-Asset Solution (Global AMS) and Euro Active Multi-Asset Solution (Euro AMS)

Amount invested in the portfolio under management	Annual management fee				
	€1m - €2m	€2m - €5m	€5m - €10m	€10m - €20m	> €20m
Profil Modéré	1,26%	1,14%	1,02%	0,90%	0,78%
Profil Equilibre	1,38%	1,26%	1,14%	1,02%	0,90%
Profil Dynamique	1,50%	1,38%	1,26%	1,14%	1,02%
Profil Dynamique Plus	1,62%	1,50%	1,38%	1,26%	1,14%

Strategic Investment Solutions (SIS)

Amount invested in the portfolio under management	Annual management fee			
	€1m - €2m	€2m - €10m	€10m - €20m	> €20m
Profil Taux	1,14%	0,96%	0,84%	0,72%
Profil Défensif	1,38%	1,20%	1,08%	0,96%
Profil Modéré	1,56%	1,38%	1,26%	1,14%
Profil Equilibre	1,74%	1,56%	1,44%	1,32%
Profil Dynamique	1,92%	1,74%	1,62%	1,50%
Profil Dynamique Plus	2,10%	1,92%	1,80%	1,68%
Profil Actions	2,28%	2,16%	2,04%	1,92%

Equity Mandates (Equity Single Asset Strategies)

Amount invested in the portfolio under management	Annual management fee				
	€1m - €2m	€2m - €5m	€5m - €10m	€10m - €20m	> €20m
Actions Europe	1,56%	1,44%	1,32%	1,08%	0,96%
Global Equity	1,56%	1,44%	1,32%	1,08%	0,96%
Global Equity High Dividend Yield	1,56%	1,44%	1,32%	1,08%	0,96%
Emerging Markets High Conviction Equity	1,92%	1,80%	1,56%	1,32%	1,20%

PEA mandate: maximum annual management fee: 1.56% - Contact us

Fixed Income Mandates (Fixed Income Single Asset Strategies)

Amount invested in the portfolio under management	Commission de gestion annuelle				
	€1m - €3m	€3m - €5m	€5m - €10m	€10m - €20m	> €20m
Obligations Emergentes Freestyle	Service not offered	1,02%	0,78%	0,72%	0,66%
Obligations Emergentes Freestyle	Service not offered	1,20%	0,96%	0,90%	0,84%
Obligations Emergentes Investment Grade	Service not offered	1,14%	0,90%	0,84%	0,78%

Reception and transmission of orders / Investment advice / Global advisory service agreement

Without global advisory service agreement

The Bank reserves the right to collect entry fees in connection with the provision of the non-independent investment advisory service and the third-party reception and transmission of orders relating to HSBC Group UCIs. These fees vary by UCI but will not exceed the amount indicated in the Key Investor Information Document (KIID), the Prospectus and/or any other relevant regulatory documents provided prior to investment. In accordance with the applicable regulations, for the provision of its services, the Bank will also receive a share of the management fees collected by the management company of the UCI in question proportional to the assets invested in this UCI by the Bank. This share of the management fees will be calculated on the basis of the UCI's net assets, in accordance with the investment agreements signed by the Bank with the management companies of the UCIs distributed by the Bank. In accordance with Article 314-76-4 of the General Regulation of the French Financial Markets Authority, the Bank will present the details of the amount and the applicable rate to investors.

«HSBC Advisory Prism» global advisory service agreement

The customer may enter into an «HSBC Prism Advisory» global advisory service agreement with the Bank. Three options are available – «Prism Advisory»,

«Prism Advisory Plus», and «Prism Advisory Total» – depending on the desired level of service and frequency. Each is subject to specific pricing.

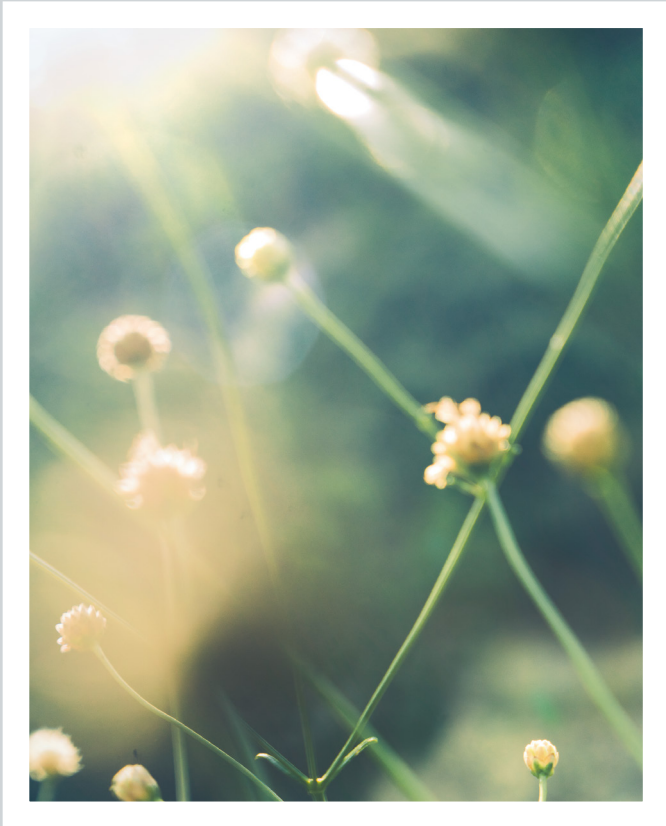
This pricing is exclusive of discretionary management accounts, exclusive of pre-existing securities accounts, exclusive of the contribution to the General Fund for insurance contract liabilities, and exclusive of advisory management in Life Insurance contracts.

Advisory fees and custody fees will be deducted in December of each year for the previous year based on the average of the portfolio's monthly valuations at the end of each month from December to November. The Bank does not receive any share of the management fees on investments made in UCIs that are included in the advisory fee calculation base.

Prism» standard pricing excludes forex brokerage fees, metal and package prices, third-party brokerage fees, options and futures fees, margins on over-the-counter/derivative instrument transactions, initial transaction fees for real estate funds, private equity and private debt funds and consortium arrangements. Transaction fees are collected each time a transaction is carried out.

«Prism» all-in pricing includes advisory and transaction fees, waives custody fees, and excludes forex brokerage fees, metal and package prices, third-party brokerage fees, option and futures fees, margins on over-the-counter/derivative instrument transactions, initial transaction fees for real estate funds, private equity and private debt funds and consortium arrangements.

Amount invested	Prism Advisory	Prism Advisory	Prism Advisory Plus	Prism Advisory Plus	Prism Advisory Total	Prism Advisory Total
Non-tiered pricing	Standard Price	All-in Price	Standard Price	All-in Price	Standard Price	All-in Price
Advisory fee						
Up to €5m	0,54%	1,44%	0,84%	1,68%	1,08%	1,80%
€5m-€10m	0,48%	1,08%	0,78%	1,38%	0,96%	1,56%
€10m-€20m	0,42%	0,96%	0,72%	1,26%	0,90%	1,44%
€20m-€50m	0,36%	0,84%	0,66%	1,14%	0,84%	1,32%
€50m-€100m	0,30%	0,72%	0,54%	0,90%	0,66%	1,08%
More than €100m	0,30%	0,66%	0,48%	0,78%	0,60%	0,96%
Min. fee per year (€)	5 000					
Minimum amount of assets (€)			3 500 000		5 000 000	
Transaction fee on Equities, Bonds and UCIs						
Transactions	20% discount	Included	50% discount	Included	65% discount	Included
Transaction fee on Structured Products						
	Not recommended for Prism Advisory		50% discount	Included	50% discount	Included
Custody fees						
	Standard pricing: refer to the "Custody fees" section	Free	Standard pricing: refer to the "Custody fees" section	Free	Standard pricing: refer to the "Custody fees" section	Free



Business introduction fee

If the client's relationship with HSBC Private Banking is or was initiated by an HSBC Group company or a service provider or company outside the HSBC Group, HSBC Private Banking may pay a commission for a fixed term of between 20% and 30% of the income earned by HSBC Private Banking from the management of assets.

HSBC Private Banking may introduce the client to an HSBC Group company for the provision of investment services. In such a case, HSBC Private Banking receives a commission, which may be recurring, representing 30% of the income earned by the Group company.

Personal data

All personal data relating hereto are collected, processed and stored in accordance with the Personal Data Protection Policy, which may be consulted at <https://www.hsbc.fr/1/2/hsbc-france/charte-de-protection-des-donnees> and obtained from HSBC Continental Europe upon request.

In accordance with the applicable regulations, consumers can be placed on the «do not call» list free of charge: www.bloctel.gouv.fr.

Professionals are prohibited from soliciting consumers on this list by phone, except where contractual relations have been established.

Dispute resolution

HSBC Private Banking in France gives you access to all of our Group's know-how and expertise. Although we aim to guarantee you receive an optimum level of service quality, we may still fail to meet your expectations.

To help us to improve our service quality and ensure your complete satisfaction, we invite you to learn about our complaints procedure.

For each complaint, we agree to:

- ◆ listen carefully,
- ◆ formally acknowledge receipt,
- ◆ regularly update you about its handling,
- ◆ provide a personalised response within a specified time,
- ◆ implement the solution announced to ensure your satisfaction,
- ◆ offer you means of redress if you are not satisfied with our response.

Each complaint is an opportunity for HSBC Private Banking in France to improve the quality of the service that we deliver.

Processing of complaints

- Ombudsman service

HSBC Private Banking in France offers a system that collects feedback on customer dissatisfaction, in order to respond and find appropriate, personalised solutions.

Your contacts

Your private banker is there to listen to you when the quality of our services doesn't match your expectations.

In the event of disagreement with the response or proposed solution, the Client will need to contact the HSBC Private

Banking in France Division:

◆ By post:

Direction de HSBC Private Banking en France, 38 avenue Kleber, 75116 Paris

◆ By Internet:

www.hsbcprivatebankfrance.com,
under

«Contact us», reason for contact «I wish to express my opinion to you» then «Make a complaint»

◆ or by telephone (free service and call)¹⁻² :



Any response from the Bank shall be provided to the Client in paper format or, where appropriate, on another durable medium.

Communication between the Bank and the Client concerning a complaint is carried out in French or English.

You may take legal action at any time.

You can contact the HSBC in France Consumer Ombudsman free of charge³:

- ◆ if the answer provided by the bank is not appropriate;
- ◆ or in the absence of a timely answer.

¹ Article L113-5 of the Consumer Code (no premium rates may be applied to calls to telephone numbers used to receive calls from consumers who wish to ensure the fulfilment of obligations under a contract entered into with a professional or the handling of a complaint).

² Call 0800 215 915 from outside France (the cost will vary by carrier)

³ The consumer ombudsman service is not available to legal entities.

Complaints may be referred to the HSBC Continental Europe Consumer Ombudsman:

- ◆ By letter, to the postal address:

Le Médiateur de la consommation auprès de HSBC en France
38 avenue Kleber, 75116 Paris

- ◆ or online via the consumer ombudsman's website:

<https://mediateur.hsbc.fr/>

Other consumer mediation channels may be used, such as the AMF (French financial markets authority) for matters concerning investment services and the marketing of financial instruments.

Clients may contact the AMF Ombudsman by post : at the following address for disputes relating to an instrument or a financial service:

- ◆ Le Médiateur de l'Autorité des marchés financiers
17, place de la Bourse
75082 Paris Cedex 02
- ◆ or online on the AMF website:
www.amf-france.org

◆ **Regarding an insurance agreement**

Claims relating to the management of insurance agreements are under the jurisdiction of the Ombudsman of the FFSA (La Médiation de l'assurance - TSA 50110 - 75441 Paris Cedex 09 - Web: www.mediation-assurance.org)

◆ **Guaranteed response times**

The system includes the systematic recording of complaints as well as a commitment to acknowledge receipt within 48 hours and respond within 10 business days, except in special cases requiring more extensive research. In such cases the response time cannot exceed 2 months.

Time frames for responding to the complaint are as follows:

◆ **Complaints relating to a payment service provided by the Bank**

The Bank undertakes to respond to all of the points raised in complaints within 15 business days of receiving them.

In exceptional circumstances, if a response cannot be given within 15 business days, the Bank undertakes to send a holding response with a clear explanation of the additional time required to respond to the complaint, specifying the final date by which the Client will receive a definitive response. In any event, a definitive response shall be communicated to the Client at the latest 35 business days following receipt of the complaint. Furthermore, if it is unable to fully satisfy the Client's request, the Bank shall indicate to the means of redress available to the Client.

◆ **Complaints relating to other products and services provided by the Bank**

The Bank undertakes to respond within no longer than 2 months. Furthermore, if it is unable to fully satisfy the Client's request, the Bank shall indicate to the means of redress available to the Client.

Processing of complaints

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HSBC Private Banking

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