

HSBC Bank plc – Israeli Branch

Service Covenant of the Ombudsman

We are committed to an organizational culture that is based on maintaining fairness in our relations with our customers and supports the rapid and efficient handling of customer's complaints.

1. Role of Ombudsman

The Ombudsman is the designated function in the Branch and is responsible to ensure that the customer's complaints are handled properly.

- 1.1 The ombudsman shall examine customers complaints in a fairly and efficiently manner.
- 1.2 The ombudsman shall determine findings for complaints, including setting out remedies for the parties negatively impacted.
- 1.3 Should the ombudsman believe that the handling of complaints has uncovered a material deficiency or a deficiency with significance for groups of customers, he shall report this to his superior and shall make recommendations as to the required handling.
- 1.4 The Ombudsman shall report to management and to the public with regards to customer's complaints data periodically.

2. HSBC's policy for handling Customers complaints

- 2.1 Quality of service and handling customer's complaints fairly, effectively, consistently and promptly are integral part of the Branch's focus.
- 2.2 Customers Complaints are considered as a valuable and important source of feedback and should be used to drive improvements in the Business.

3. Customers complaints handling process

Once you have submitted your complaint we will:

- 3.1 Acknowledge receipt of the complaint in writing.
- 3.2 Investigate the complaint in a timely and fairly manner.
- 3.3 Full response letter will be sent to you with the outcome of our investigation.

4. How to contact us?

4.1 By Telephone: 03-7101110

4.2 By Mail:

HSBC Bank plc – Israeli Branch
2 Jabotinsky st., Ramat Gan, 5250501, Israel.
(Amot Atrium Tower)

4.3 By e-mail: Michal.Tilo@HSBC.com

5. Appeal against Ombudsman's decision

If matters have not been resolved to your satisfaction, you can escalate your concerns by writing to the Country Manager and to the Supervisor of Banks in Bank of Israel

5.1 How to contact to the public enquiries unit in the Banking Supervision department in Bank of Israel?

5.1.1 Internet: You should access to the Bank of Israel web-site and fill an enquiry submission form.

5.1.2 Mail: PO Box 780, Jerusalem, 9100701.

5.1.3 Telephone: 02- 6552680

5.1.4 Fax: 02-6669077