

## **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](mailto: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.