

處理建議的程序 Feedback Handling

我們收到您的意見 / 投訴後，會於兩個工作天內確認收訖，並爭取於七個工作天內解決有關事宜，但個別個案可能需時較長。投訴資料將絕對保密，並交由具有合適經驗和職權，但與投訴事項並無直接關連的職員處理。至於經第三者轉來的投訴，我們只會直接回覆有關客戶，以保障客戶私隱。如投訴成立，我們會作出適當補救，但補救不一定涉及金錢賠償。如仍有不滿，您可要求將個案交由更高級的管理人員複核。

我們致力確保所有投訴均能圓滿解決，但如我們的建議方案未能令您滿意，您有權將個案轉交澳門金融管理局（金管局）（澳門東望洋斜巷24—26號）處理，我們會全力與金管局合作。我們已設立完善的投訴管理制度，包括定期審查及由管理層監管，確保有效處理投訴。

如有查詢或需要任何特別協助，請與我們聯絡，我們樂意為您服務。

We will acknowledge receipt of your feedback/complaint within two working days and aim to resolve most issues within seven working days but some with complexity may require a lead time. Your complaint will be handled in total confidence by employees who are not directly involved with the matter but have the right experience and authority. If a complaint is lodged by a third party, we will only contact the customer to protect his/ her privacy. Appropriate redress will be offered if the complaint is upheld but may not involve a financial element. You can ask for your case to be reviewed by management at a higher level within the Bank if you are not satisfied.

Our aim is to resolve all complaints internally. However, if despite our best efforts you are not entirely satisfied with our suggested resolution, you have the right to refer the matter to the Monetary Authority of Macau (AMCM) at the Calçada do Gaio, No. 24 – 26, Macau. HSBC fully co-operates with AMCM in the handling of complaints. Please be assured that our Bank has effective measures in place to monitor complaints, including regular audits and management review.

Please let us know if you have a question or require any special assistance. We would be happy to help.