

Customer Charter – Code of Ethics: HBON RBWM

Sr no.	Charter	Delivering to Customers	Measurements
1	We will treat customers fairly	By nurturing an open and honest relationship with customers and delivering products and services at a fair price	<ol style="list-style-type: none"> 1. Monitor Customer satisfaction via feedback channels, example “Help Us Improve” forms in the branches 2. Benchmark against competitors
2	We will provide tailored solutions	By listening to and understanding customers in order to provide them with products and services that meet their needs	<ol style="list-style-type: none"> 1. By having the right conversation with the customer to identify specific needs and offering suitable solutions 2. Where possible, offer bespoke solutions 3. Training frontline staff to engage with customers, discover their needs, recommend appropriate solutions, act on the agreed solutions and service
3	We will keep the customer informed	By providing clear, transparent, relevant and timely communications that inform the customer of all relevant information they need to know to make informed choices	<ol style="list-style-type: none"> 1. Clearly communicate product features and benefits and ensure information is easily accessible to customers through traditional branch and digital channels 2. Ensure that tariffs of charges is made available to the customer 3. Ensuring that customer queries and complaints are addressed fairly and promptly
4	We will provide suitable advice	Where HSBC provides advice to the customers, we will ensure it is based on a full understanding of the customer needs, and after having the right conversation to best reflect customers’ circumstances	<ol style="list-style-type: none"> 1. Train frontline staff to conduct need fulfillment and track adherence through sales quality process 2. Help customers fully understand the features, benefits, risks and costs of the financial products they avail 3. Commission appropriate incentive framework to encourage the frontline staff to follow customer centric method for need fulfillment of the customer rather than product push
5	We will meet commitments	Whenever HSBC makes a commitment to a customer as to how a product or service will perform, HSBC will always endeavour to deliver on the commitments made. If the customer needs to complain or make a claim, the process will be easy to understand	<ol style="list-style-type: none"> 1. Establish values which encourage staff to make plausible commitments to the customer and deliver at promise 2. Ensure all staff, engaged in offering products and propositions to the customer are trained and accredited on the relevant subject matter 3. Deliver products and services at an SLA as promised to the customer 4. Establish a followup mechanism to make sure that bank deliver on the commitments through post implementation review
6	We will offer flexibility	As the needs or circumstances of the customers change, we will provide customers with the ability to change products or services without enforcing unreasonable barriers	<ol style="list-style-type: none"> 1. Ensure no unreasonable barriers exist for customers wishing to leave, switch, claim, or complain 2. Establish customer friendly exit conditions for products and services
7	We will avoid discrimination and encourage diversity	By treating all customers equally based on merit in the same target group	<ol style="list-style-type: none"> 1. Reduce instances of complaints about discrimination of any 2. Train employers to avoid conscious and unconscious bias in handling customers. 3. Maintain a workplace environment that encourages candid discussions about business ethics

