

## Customer Charter – Code of Ethics: HBON RBWM

Sr no.	Charter	Delivering to Customers	Measurements
1	<b>We will treat customers fairly</b>	By nurturing an open and honest relationship with customers and delivering products and services at a fair price	<ol style="list-style-type: none"> <li>1. Monitor Customer satisfaction via feedback channels, example “Help Us Improve” forms in the branches</li> <li>2. Benchmark against competitors</li> </ol>
2	<b>We will provide tailored solutions</b>	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"> <li>1. By having the right conversation with the customer to identify specific needs and offering suitable solutions</li> <li>2. Where possible, offer bespoke solutions</li> <li>3. Training frontline staff to engage with customers, discover their needs, recommend appropriate solutions, act on the agreed solutions and service</li> </ol>
3	<b>We will keep the customer informed</b>	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"> <li>1. Clearly communicate product features and benefits and ensure information is easily accessible to customers through traditional branch and digital channels</li> <li>2. Ensure that tariffs of charges is made available to the customer</li> <li>3. Ensuring that customer queries and complaints are addressed fairly and promptly</li> </ol>
4	<b>We will provide suitable advice</b>	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"> <li>1. Train frontline staff to conduct need fulfillment and track adherence through sales quality process</li> <li>2. Help customers fully understand the features, benefits, risks and costs of the financial products they avail</li> <li>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</li> </ol>
5	<b>We will meet commitments</b>	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"> <li>1. Establish values which encourage staff to make plausible commitments to the customer and deliver at promise</li> <li>2. Ensure all staff, engaged in offering products and propositions to the customer are trained and accredited on the relevant subject matter</li> <li>3. Deliver products and services at an SLA as promised to the customer</li> <li>4. Establish a followup mechanism to make sure that bank deliver on the commitments through post implementation review</li> </ol>
6	<b>We will offer flexibility</b>	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"> <li>1. Ensure no unreasonable barriers exist for customers wishing to leave, switch, claim, or complain</li> <li>2. Establish customer friendly exit conditions for products and services</li> </ol>
7	<b>We will avoid discrimination and encourage diversity</b>	By treating all customers equally based on merit in the same target group	<ol style="list-style-type: none"> <li>1. Reduce instances of complaints about discrimination of any</li> <li>2. Train employers to avoid conscious and unconscious bias in handling customers.</li> <li>3. Maintain a workplace environment that encourages candid discussions about business ethics</li> </ol>

