

Handling of Complaints and Disputes and Alternative Dispute Resolution Procedures

Our Policy for Handling Complaints and Disputes

In relation to the handling of complaints and disputes, taking into consideration the financial Alternative Dispute Resolution system, the relevant departments of The Hongkong & Shanghai Banking Corporation Limited, Tokyo Branch, in coordination with one another, shall clarify the cause and responsibility of a complaint or dispute, respect the client's situation, and make efforts to resolve the matter promptly, sincerely and fairly.

- Complaints and disputes raised by clients shall be treated sincerely, the relevant information shall be shared and used in order to improve our firm's business operations.
- Personal information received from clients shall be managed appropriately.
- Complaints by anti-social forces and unjustified involvements disguised as disputes shall be handled with a robust attitude, and managed appropriately in cooperation with the police or other relevant organizations as necessary.
- Resolution with the understanding and consent of the client shall be pursued to the extent possible, such as by explaining appropriately to the client the process in handling the complaint or dispute.
- In cases where it is evident that the complaint or dispute will not be able to be resolved internally or in other cases that are deemed appropriate, an external dispute resolution organization shall be introduced to the client in order to resolve the complaint or dispute.

Contact Point for Making a Complaint or Dispute

If you wish to make a complaint or dispute, please contact your sales representative or the Compliance Department (the designated responsible department).

The Hongkong & Shanghai Banking Corporation Limited, Tokyo Branch Compliance Department

Phone: 03-5203-3000

Alternative Dispute Resolution Framework

Disclosure pursuant to the Banking Act Article 12-3

The Hongkong and Shanghai Banking Corporation Limited, Tokyo Branch has signed an agreement with the Japanese Bankers Association (JBA) with respect to the use of customer complaint and dispute resolution procedures to be provided by JBA which is a

Designated Dispute Resolution Body under the Banking Act.

Contact Information

JBA Customer Relations Center

Address: Ginko-Kaikan, 3-1, Marunouchi 1-chome, Chiyoda-Ku, Tokyo, 〒100-8216

Phone: 0570-017109 or 03-5252-3772

Website: <http://www.zenginkyo.or.jp/adr/>

The Customer Complaint and Dispute Resolution Procedures for Registered Financial Institution business (securities related business), based on the Financial Instruments and Exchange Act Article 37-7, are set out below:

The customer complaint and dispute resolution procedures for this area of business are provided by the Japan Securities Dealers Association/ the Financial Futures Association of Japan (both through the Financial Mediation Assistance Center (FINMAC))

Contact Information

FINMAC

Address: Daini Shoken Kaikan, 1-1, Nihombashi Kayaba-Cho 2-chome, Chuo-ku, Tokyo, 〒103-0025

Phone: 0120-64-5005

Website: <http://www.finmac.or.jp>