

## COMPLAINT HANDLING PROCEDURE – HDFC BANK LIMITED, HONG KONG BRANCH

### How to make a complaint?

You may make a complaint to HDFC BANK by letter, telephone, and email or in person. The written complaint should outline the facts, your concerns, what you are seeking from the bank to resolve your complaint and how we may contact you. You also have the option of making a verbal complaint. If you do so, we ask that you provide us information as detailed as possible, so we can investigate the matter without delay.

Any complaint that you may have relating to our financial services may be addressed to us through the following channels:

By Post:	The Gateway Tower 1, 25 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong <b>(Attention to Chief Complaints Officer)</b>
By telephone:	(852) 3107 – 2972
By email:	dolreich.d'mello@hdfcbank.com / sheetal.oak@hdfcbank.com

Alternatively, you can also reach out to your Relationship Manager (if available).

### Who will handle your complaint?

Any complaint received will be handled by a member of Client Service team or a designated person who was not originally involved in the matter, giving rise to your complaint.

### What are the timelines for responding to your complaint?

We will endeavour to acknowledge receipt of your complaint immediately within seven days.

We shall ensure that you receive, no later than thirty days after the date on which the complaint is received, either:

- a final response; or
- a holding response which explains why we are not yet in a position to resolve your complaint and indicate when we expect to be able to provide a final response.

If a holding response is sent, we will ensure that, no later than sixty days after the date on which the complaint is received, a final response is provided to you.

### What is our commitment to resolving complaints?

All complaints will be treated in strict confidence. We shall endeavour to resolve all complaints efficiently and with minimum inconvenience to you.

If you are dissatisfied with our response, you may provide additional information to us in writing (by post or email) to enable us to review your complaint further. In addition, you may mark it to the attention of Chief Executive, HK Branch.

### Do you have any queries?

If you have any queries in relation to our internal complaint handling procedure, please contact your Relationship Manager or the Chief Complaints Officer through the channels indicated in this document.

**HDFC Bank Limited, Hong Kong Branch (*bank incorporated in India with limited liability*)**