

## Complaints about our service

We aim to offer the highest possible service level to our customers. Our most important opinions come from you - our customers. Your comments enable us to continually improve our customer service.

### **How to submit a complaint:**

If you, as a customer, are not satisfied with any aspect of the service you have received and wish to submit a complaint, you can submit a complaint to the Complaints Office ("*Ufficio Reclami*") of CaixaBank S.A., Succursale in Italia, using one of the following methods:

- **by phone**, at +39 02 0064 5200;
- **by ordinary mail to**: "CaixaBank, S.A., Succursale in Italia, Ufficio Reclami - Via Privata Maria Teresa, 7 - 20123 – Milan";
- **by e-mail**: [ufficio.reclami@caixabank.com](mailto:ufficio.reclami@caixabank.com);
- **by certified e-mail (PEC)**: [caixabank-italia@legalmail.it](mailto:caixabank-italia@legalmail.it);
- **by fax**: +390240320392;
- directly at the office of the branch, from 9.00 am to 5.00 pm, by contacting your relationship manager.

Please provide all possible information about your complaint, including:

- a description of the circumstances constituting the subject matter of your complaint;
- your account details;
- your contact details;
- what you suggest be done to remedy the situation;
- copies of any supporting document that you have.

We will not charge you for submitting a complaint.

### **Next steps:**

When we receive your complaint, we will send you a written acknowledgement of receipt. We will do this within ten (10) working days, starting from the date when we received the complaint. A complaint received on a non-working day, or after close of business, may be processed as received on the following working day.

We will try to complete our investigation as quickly as possible and attempt to provide a final response to your complaint within seven (7) working days, after having sent our acknowledgement of receipt letter. Nonetheless, this is not possible in all instances as your complaint may be particularly complex and require more time.

Where we are unable to finish our investigations within the seven (7) working day deadline, we will let you know and keep you updated about the progress of our investigation.

In any event, we will send our final response within a maximum deadline of sixty (60) working days from the date on which we received your complaint.

Where your complaint is linked to a payment service, we will send our final response within a maximum deadline of 15 (fifteen) working days from the date on which we received your complaint. Where we are unable to send the final response within the 15 (fifteen) working day deadline, we will let you know the reasons for the delay and the expected date of response. In any event, we will send our final response within a maximum deadline of 35 (thirty-five) working days from the date on which we received your complaint.

### **How we will investigate your complaint:**

We will investigate your complaint as quickly and efficiently as possible. We will examine all the facts of your case based on all the evidence we have and decide on a fair and reasonable outcome. We aim to be as competent, diligent and impartial as possible, and will always do everything we can to solve the problem.

We may need to ask you for more information about your complaint, in which case we will contact you or any other individual we need to. Where we have to reveal your personal details to another person for investigation purposes, we will ask your permission first in accordance with applicable laws and regulations.

Where relevant, we will take into account similarities with other complaints we have received and the applicable regulatory guidelines when investigating your complaint.

### **What is a final response?**

A final reply is our written response where we set out the conclusions of our investigation of your complaint, as well as offer any reparation or correction measure, we deem appropriate. Where we reject your complaint, we will provide you with a clear and detailed explanation for the reasons why, as well as the necessary indications about appealing our decision to the Banking and Financial Ombudsman (ABF) or another out-of-court conflict resolution system.

### **To whom can I speak if I am not satisfied with the outcome of a complaint?**

After submitting a complaint, if you are not satisfied with the outcome or if you have not received a reply from the bank in accordance with the terms pointed out above, you may contact:

- The Banking and Financial Ombudsman (ABF). For further information on how to contact the ABF and its scope of its competence, please see the relevant guide on the following website: [www.arbitrobancariofinanziario.it](http://www.arbitrobancariofinanziario.it) You may also ask for information at Bank of Italy's branches or ask our bank;
- the Banking and Financial Conciliator set-up by the '*Conciliatore BancarioFinanziario Associazione per la soluzione delle controversie bancarie, finanziarie e societarie*', enrolled under no. 3 of the appropriate register kept by the Italian Ministry of Justice; the regulation of the Banking and Financial Conciliator can be consulted on the following website: [www.conciliatorebancario.it](http://www.conciliatorebancario.it) or be requested from our bank;
- another specialised body enrolled in the appropriate register kept by the Italian Ministry of Justice. The list of mediation bodies is available on the following website: [www.giustizia.it](http://www.giustizia.it)

— All the information on the procedure before the Banking and Financial Ombudsman (ABF) can be found here

CaixaBank draws up and publishes an annual report on the management of the complaints received by customers. This report is available to you on our website [www.caixabank.it](http://www.caixabank.it) in the regulatory and financial information section.