



Customer complaints and the Customer Complaints Department at Solarisbank AG - French Branch

Solarisbank AG - French branch makes available to its customers a Customer Complaints Department, where they can submit their complaints and get them investigated and resolved. A "complaint" is a statement of a customer's dissatisfaction with a company. A request for a service or benefit, a request for information, clarification or advice is not a complaint.

In the event a customer is not satisfied or aims to object the conduct of Solarisbank AG - French branch, they have the right to firstly submit a complaint to the Customer Complaints Department.

In order to make a complaint, the customer must send it in written form and use one of the following communication channels:

- Through e-mail at reclamations@solarisbank.fr;
- Through ordinary mail addressed to Solarisbank AG - Succursale France - Service Réclamation - 7 rue Meyerbeer, 75009 Paris, France

Moreover, when filing a complaint, customers should include:

- Their customer bank account number;
- A comprehensive description of the complaint and the affected service or product;
- The date on which the issue first occurred;
- Any documents supporting the complaint (for example, screenshots, e-mails);
- Preferred outcome of the complaint.

When receiving a complaint, Solarisbank must reply to it in respecting the following

- Acknowledge the receipt of the complaint within 10 calendar days (unless the response itself is provided to the customer within that period)
- Keep the customer informed of the handling of their complaint, specifically if the following timeline cannot be met.
- in the event of complaints relating to payment services, provide them with an answer within 15 working days from the date of receipt of the complaint to the date of dispatch of the final reply to the customer (timeline that cannot exceed 35 working days)
- in the event of complaints relating to banking and financial products and services, provide them with an answer within 2 months from the date of receipt of the complaint to the date of dispatch of the final reply to the customer



In the event of acceptance of the complaint, the bank will give written notification to the client, including technical timeline within the issue raised in the relevant complaint will be solved.

Should Solarisbank evaluate to not accept the complaint, it will also reply in written to the customer, mentioning the reasons of the decision.

In the event that the answer provided by Solarisbank is not satisfactory to the customer, they are entitled to seek the mediation of the:

Médiateur bancaire de la Fédération Bancaire Française

Médiateur bancaire de la Fédération Bancaire Française provides its opinion on the basis of the Charte de la médiation - <https://lemediateur.fbf.fr/Charte+de+la+mediation>

- You can submit your request online: lemediateur.fbf.fr
- You can also submit your request by mail at: Le médiateur auprès de la FBF - CS 151 - 75422 PARIS Cedex 09

Customer must bring the matter before Solarisbank's Customer Complaints Department in the first instance, on pain of inadmissibility of the claim by the Médiateur bancaire.

The Médiateur bancaire claim review is free of charge for customers. Customer should preferred file their complaint through the online form provide on the Médiateur bancaire website.

Customers have also the right to contact the French Banking Supervisory Authority "ACPR" or to activate other forms of settlement of disputes.