



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

Solarisbank AG - Italian 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 any act with which a clearly identifiable customer objects in written form (for example, by e-mail or letter) a behavior or an omission to the intermediary.

In the event customers not satisfied or aims to object the conduct of Solarisbank AG - Italian branch, they have the right to firstly submit a complaint to the Customer Complaints Department, in written form and using one of the following communication channels:

- Through e-mail at reclami@solarisbank.it;
- Through certified e-mail (Posta Elettronica Certificata or PEC) at reclami-solarisbank@legalmail.it;
- Through ordinary mail addressed to Solarisbank AG - Succursale Italiana Via Pola, 11, 20124 Milano (MI), Italia.

Moreover, when filing a complaint, customers will need to include:

- 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.

The bank must reply to the complaint(s) submitted by customers within:

- **15 working days from receipt**, in the event of complaints **relating to payment services**, as defined by the Directive **2015/2366/UE PSD2** (for example: wire transfers, credit cards, debit cards). In the event of exceptional circumstances, if the bank is not able to reply within 15 working days from receipt, for reasons beyond its control, it must submit an interlocutory reply, clearly indicating the reasons of the delay in responding to the complaint and specifying the deadline within which the customer will obtain a definitive answer. It is understood that the overall deadline to reply to the customer(s) complaint(s) shall not exceed the total 35 working days;
- **60 working days from receipt**, in the event of **complaints relating to banking and financial products and services** (for example, current accounts, deposit accounts).



If the bank considers that the complaint is well founded, it will notify the customer in writing, also specifying the technical times within which it undertakes to resolve the issue filed in the relevant complaint.

If the bank considers not to accept the complaint, it shall respond in writing, specifying the reasons for its decision.

In both cases, the bank will point out to the customers that they have the option to appeal to the Arbitrato Bancario Finanziario or to other forms of out-of-court dispute resolution, before appealing the Judicial Authority. The customers have also the right to rise a complaint to Arbitrato Bancario Finanziario or activate other forms of out-of-court dispute resolution even in the event of lack of reply from the bank.

In the event of disputes relating to banking or financial operations or services, the customer has the right to:

- appeal to the Arbitrato Bancario Finanziario (ABF), within 12 months from the filing of the complaint:
 - up to the amount Euro 200,000, if the complaint concerns the payment of a sum of money
 - if the transaction or the objected conduct included in the complaint is not antecedent to the sixth year prior to the date of the appeal to ABF (As indicated in the "Disposizioni sui sistemi di risoluzione stragiudiziale delle controversie in materia di servizi bancari e finanziari, dated 12 August 2020, the time limit of six years will apply starting from October 1st, 2022. Until that date, customers will have the right to continue raising complaints relating to transactions or behaviours not antecedents 01 January 2009 to the Arbitrato Bancario Finanziario (ie. competence time limit currently applicable to the Arbitrato Bancario Finanziario).

Decisions of the Arbitrato Bancario Finanziario are not binding for the parties, as they still have the right to appeal to the Judicial Authority. To get additional information on how to raise a complaint to the Arbitro Bancario Finanziario, the customers can access the official website www.arbitrobancariofinanziario.it, or ask the bank.

- activate a Mediation/Conciliation procedure at Conciliatore Bancario Finanziario (Associazione per la soluzione delle controversie bancarie e societarie – ADR). To get more information on how to activate a procedure at Conciliatore, customers can access the web site www.conciliatorebancario.it. Customers have the right to activate this procedure also in the absence of prior submission of a complaint, with the aim to find a mutual settlement with the bank. It is understood that it is possible to appeal to the Judicial Authority in the event the conciliation procedure does not terminate without a settlement. This procedure may be also activated with other Mediation/Conciliation bodies, as specialized in banking and financial matters and subscribed with the Registry of Ministero della Giustizia at <https://www.giustizia.it/giustizia/>.

Documents

- Information on Complaints Handling
- Practical Guidance to Arbitro Bancario Finanziario: https://www.ing.it/includes/download/id_guida_arbitro.pdf
- Practical Guidance to Conciliatore Bancario Finanziario: https://www.ing.it/includes/download/id_conciliatore_bancario.pdf



- Mediators included at Justice Ministry Register <https://www.giustizia.it/giustizia/>
- Information on customers rights within payment services, as issued by European Commission, by including the link here: https://ec.europa.eu/info/files/leaflet-your-rights-payments-eu_en