



# Customer complaints and the Customer Complaints Department of "Solarisbank AG", Sucursal en España

"Solarisbank AG", Sucursal en España makes available to its customers a Customer Complaints Department to submit and resolve customer complaints. This link includes its regulation: ["Customer Complaints Department Regulation"](#).

Complaints should first be addressed to the Customer Complaints Department through any of the following communication channels:

1. Email address: [reclamaciones@solarisbank.es](mailto:reclamaciones@solarisbank.es)
2. Postal address: **Paseo de Recoletos 5. 28004 Madrid**

The Customer Complaints Department shall process complaints within the following maximum periods depending on the matter claimed:

- 15 business days if the complaint is related to payment services (checking accounts, cards, transfers, direct debits ...).
- One month if the complaint is related to anything other than payment services (for example, mortgage loans, consumer loans, deposits, etc ...).
- Two months if the complainant is neither a consumer nor a micro-business (for example, a medium or large business).

If the request is dismissed by the Customer Complaints Department, or it is not attended within the maximum periods established, the complaint may be submitted to the consideration of the "Servicio de Reclamaciones del Banco de España" (more information on this [link](#)).

The regulatory framework on transparency and customer protection is listed below:

i. General regulations on customer protection and contracting:

- [Law 7/1998](#), of April 13, on general contracting conditions.
- [Royal Legislative Decree 1/2007](#), of November 16, approving the revised text of the General Law for the Defense of Consumers and Users and other complementary laws.
- [Law 3/2014](#), of March 27, which modifies the revised text of the General Law for the Defense of Consumers and Users and other complementary laws, approved by Royal Legislative Decree 1/2007, of November 16.



ii. General regulations on customer protection and banking services:

- [Law 22/2007](#), of July 11, on distance marketing of financial services for consumers.
- [Order EHA / 1718/2010](#), of June 11, regulating and controlling the advertising of banking services and products.
- [Law 2/2011](#), of March 4, on Sustainable Economy.
- [Order EHA / 2899/2011](#), of October 28 of the Ministry of Economy and Finance, on transparency and protection of banking customers.
- [Circular 5/2012](#), of June 27, from the Bank of Spain, to credit institutions and payment service providers, on transparency of banking services and responsibility in granting loans.
- [Order ECE / 228/2019](#), of February 28, on basic payment accounts, procedure for transferring payment accounts and requirements of comparison websites.
- [Circular 2/2019](#), of March 29, of the Bank of Spain, on the requirements of the Informative Document of the Commissions and the Statement of Commissions, and the payment account comparison websites, and that modifies Circular 5/2012, of June 27, to credit institutions and payment service providers, on transparency of banking services and responsibility in granting loans.
- [Order ECE / 482/2019](#), of April 26, which modifies Order EHA / 1718/2010, of June 11, regulating and controlling the advertising of banking services and products, and Order EHA / 2899 / 2011, of October 28, on transparency and protection of banking services customers.

iii. Deposit guarantee funds:

- [Royal Decree-Law 16/2011](#), of October 14 (B.O.E. of October 15), which creates the Deposit Guarantee Fund for Credit Institutions.

iv. Payment services:

- [Directive \(EU\) 2015/2366](#) of the European Parliament and of the Council, of November 25, 2015, on payment services in the internal market and amending Directives 2002/65 / EC, 2009/110 / EC and 2013 / 36 / EU and Regulation (EU) No. 1093/2010 and Directive 2007/64 / CE is repealed.
- [Royal Decree-Law 19/2018](#), of November 23, on payment services and other urgent measures in financial matters.
- [Regulation \(EU\) 260/2012](#), of the European Parliament and of the Council, of March 14, which establishes technical and business requirements for transfers and direct debits in euros, and modifies Regulation (EC) 924/2009.

v. Consumer loans:

- [Directive 2008/48 / EC](#), of the European Parliament and of the Council, of April 23, relative to consumer credit contracts and by which Directive 87/102 / EEC of the Council is repealed.
- [Law 16/2011](#), of June 24, on Consumer Credit contracts



vi. Customer Complaints Department:

- [Law 44/2002](#), of November 22, on measures to reform the financial system, modified by Law 2/2011, of March 4, on sustainable economy.
- [Order ECO / 734/2004](#) of March 11, on Departments and Services of customer service and the customer ombudsman of financial institutions.
- [Order ECC / 2502/2012](#), of November 16, which regulates the procedure for submitting complaints to the complaints services of the Bank of Spain, the National Securities Market Commission and the General Directorate of Insurance and Pensions.

vii. Dispute resolution:

- [Regulation \(EU\) 524/2013](#), of the European Parliament and of the Council, of May 21, 2013 on online dispute resolution in consumer matters and amending Regulation (EC) No. 2006/2004 and Directive 2009 / 22 / CE. Link to the online dispute resolution platform launched by the European Commission: link
- [Law 7/2017](#), which incorporates into the Spanish legal system Directive 2013/11 / EU, of the European Parliament and of the Council, of May 21, 2013, on the alternative resolution of consumer disputes.