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

"Solarisbank AG", Sucursal en España makes available to its customers a Complaints Management Department to submit and resolve customer complaints. This link includes its regulation: “Complaints Management Department Regulation”.

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

1. Email address: reclamaciones@solarisbank.es
2. Postal address: Paseo de Recoletos 5. 28004 Madrid

The Complaints Management Department shall process complaints within the following maximum periods:

- Fifteen business days in the case of complaints on payment services.
- One month if the complaint is related to anything other than payment services, when the complainant has the status of "consumer" according with regulation 07/2017 of November 2nd.
- Two months in the case where the complainant is not a “consumer” according with regulation 7/2017 of November 2nd, and the complaint is not related to payment services.

If the request is dismissed by the Complaints Management 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.

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.
- **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:


iv. Payment services:

- **Royal Decree-Law 19/2018**, of November 23, on payment services and other urgent measures in financial matters.
v. Consumer loans:

- **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 complaint services of the Bank of Spain, the National Securities Market Commission and the General Directorate of Insurance and Pensions.

vii. Dispute resolution:
