

### Submitting a complaint to the Bank

Our priorities are the quality of the services we provide and your satisfaction. If, despite our efforts, they do not meet your expectations, you are invited to let us know as soon as possible so that we can clarify the situation and take any necessary remedial measures to restore a relationship of trust between us that is consistent with your expectations.

#### 1st level of appeal

The simplest and quickest way of making us aware of your situation is to contact your current account manager, your current contact person or the manager of your branch.

#### 2nd level of appeal

If you are not fully satisfied with the way in which your complaint has been dealt with, you may send us a written, detailed and chronological summary of the underlying facts and the steps you have already taken. Do not forget to state your name, address and account number in your letter, which should be sent to:

Banque Raiffeisen S.C.  
M. Georges Heinrich  
Member of the Management Board  
4, rue Léon Laval  
L-3372 Leudelange

On receiving your complaint, we will immediately analyse your file and will provide you with a written response as soon as possible and, in any event, within the statutory period of one month from receiving your claim.

Certain complaints are complicated and require a detailed review, which is more time-consuming. In such cases, the Bank will acknowledge receipt of your claim within 10 business days of receipt, and will provide you with the contact details of the person appointed to deal with your file.

#### 3rd level of appeal

If, after submitting your complaints to the Member of the Management Board who is responsible for handling complaints, you still remain unsatisfied with the way in which your claim has been dealt with, you have the option to submit your complaints to the “out-of-court complaint resolution” procedure offered by the *Commission de Surveillance du Secteur Financier* (the “CSSF”), the Luxembourg financial services authority.

A note explaining this procedure is available on the following websites:

- <https://www.raiffeisen.lu/en/raiffeisen-bank/legal-notice>
- <https://www.cssf.lu/en/customer-complaints/>