

Our priorities are the quality of the services we provide and your satisfaction. If, despite our efforts, you are unsatisfied with the services we have provided, 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.

### 1<sup>st</sup> 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.

### 2<sup>nd</sup> 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.  
Mr John Bour  
Vice President of the Managing 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 an extensive, detailed review. 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.

### 3<sup>rd</sup> level of appeal

If, after submitting your complaints to the manager on 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 Banque Raiffeisen's website at the following address: <https://www.raiffeisen.lu/en/raiffeisen-bank/legal-notice>

The form that you will need to complete is available on the CSSF's website at the following address:  
<http://www.cssf.lu/consommateur/reclamations/>

### REQUEST FOR OUT-OF-COURT COMPLAINT RESOLUTION WITH THE CSSF

Please fill in this form.

To submit the form, please proceed as follows:

- 1)  Save the form on your computer in order to fill it in;
- 2)  Attach the form to your e-mail including any supporting document which would be useful for a better understanding of your request (exchanges of (e-)mails with the professional, agreements, business documentation, etc.);
- 3)  Send the e-mail to the following address: [reclamation@cssf.lu](mailto:reclamation@cssf.lu)

#### Other options:

You may also send your request by **post**:

**Commission de Surveillance du Secteur Financier**  
Département Juridique CC  
283, route d'Arion  
L-2991 Luxembourg

Or by **fax**:

(+352) 26 25 1 – 2601

The “out-of-court resolution” procedure is governed by the provisions of the CSSF Regulation n° 16-17, available on the CSSF’s website by clicking on the link below:

[http://www.cssf.lu/fileadmin/files/Lois\\_reglements/Legislation/RG\\_CSSF/RCSSF\\_No16-07eng.pdf](http://www.cssf.lu/fileadmin/files/Lois_reglements/Legislation/RG_CSSF/RCSSF_No16-07eng.pdf)