



ADVANZIA BANK COMPLAINT MANAGEMENT PROCEDURE

Last updated on 27 February 2024

Advanzia is an online bank committed to offering top-notch service to its customers. Our aim is to build business relationships based on transparency and trust, staying closely connected to our clients.

Our Customer Service is your dedicated point of contact for any questions or inquiries regarding our products and services. However, if your inquiry has not been resolved and has resulted in dissatisfaction, you may submit a complaint by following the procedure described below:

1 Filing a complaint with our complaints handling department

First, please contact the complaints handling department using one of the following options:

- Sending an email to the secure email address: complaints@advanzia.com
- Sending a letter to the following address:

Advanzia Bank S.A.
Customer Service department – Customer Complaint
14, rue Gabriel Lippmann
5365 Munsbach Schuttrange
Luxembourg

In order to ensure that your complaint is handled and processed efficiently, we kindly invite you to provide your name, contact details, account and client numbers, as well as the subject of your complaints.

We will promptly handle and ensure the processing of your complaint in a timely manner. In order to maintain a high level of transparency during this procedure, we will send you an acknowledgement of receipt within a maximum period of ten (10) business days.

We commit to providing you with a response within one month from the date of your complaint. In cases where a response cannot be provided within this timeframe, e.g. in the case of complex complaint, we will promptly inform you of the estimated date for the response.

Advanzia Bank S.A.

2 Filing a complaint with the General Counsel of the Bank

If you are not satisfied with the response received from our Customer Service department, you can contact the Advanzia Bank's management by sending a letter to the following address:

Advanzia Bank S.A.
Attn. General Counsel
14, rue Gabriel Lippmann
5365 Munsbach Schuttrange
Luxembourg

In your letter, please include the reference number of your complaint as mentioned in the response sent by our Customer Service department.

3 Out-of court complaint procedure with the Luxembourgish Financial Supervisory Authority (Commission de Surveillance du Secteur Financier – CSSF)

If you are still dissatisfied with the response given by the Bank's management, you can resort to the CSSF for an out-of-court complaint resolution. In this respect, you must file your complaint with the CSSF within one year of contacting the Bank.

The request should be made in writing, and, in principle, any format is accepted by the CSSF. The request may be filed:

- either by filling in the form (PDF or online) available at the following address:
<https://www.cssf.lu/en/customer-complaints/>
- or by mail (simple mailing, no registered letter required) to the following address:

Commission de Surveillance du Secteur Financier
283, route d'Arlon
L-2991 Luxembourg

- or by e-mail at the following address: reclamation@cssf.lu. It is not necessary to come at our premises or to call to explain the issue, as the procedure is exclusively dealt with in writing.

Please be assured of our firm commitment to promptly address your complaints and continuously enhance our level of service.