

## **COMPLAINTS MANAGEMENT POLICY SUMMARY**

The purpose of this document is to explain how a complaint can be lodged, and the complaints management procedure followed by Sparkasse Bank Malta p.l.c. - Ireland Branch (the “**Branch**”).

### **- What is a complaint?**

A complaint can be defined as a statement of dissatisfaction or displeasure addressed to the Branch (including an employee, director or officer of the Branch) by a prospective, current or former customer, who may be a natural or legal person, related to the provision of any services by the Branch.

### **- Who can lodge a complaint?**

Any person, whether an individual or a legal entity, to whom the Branch has offered or provided any financial services, or who has applied to the Branch for the provision of financial services, may file a complaint with the Branch. A complaint may be submitted through an intermediary however the Branch may still require to correspond directly with the customer or prospective/former customer when dealing with the complaint.

### **- How to complain?**

Complaints may be lodged in writing or verbally. Complaints in writing can be made either by sending a letter addressed to Attn: the Compliance Department, Sparkasse Bank Malta p.l.c. Ireland Branch, Fleming Court, 3<sup>rd</sup> Floor, Fleming Place, Ballsbridge, Dublin 4, Ireland or by email to: [compliance.ie@sparkasse-bank-malta.com](mailto:compliance.ie@sparkasse-bank-malta.com). We recommend that the complaints form available from our [website](#) or provided upon request is used to submit the complaint. The form includes the initial information required by the Branch to handle the complaint efficiently.

The lodging of a complaint is free of charge.

### **- How are complaints managed?**

The Branch will issue an acknowledgement in writing, by mail or e-mail, within 2 working days from receipt of the complaint.

The Branch will investigate the complaint and will endeavour to communicate the decision taken within 15 working days from receipt of the complaint. If the Branch is unable to take a decision within 15 working days, it will advise the causes of the delay and provide an indication as to when the investigation is likely to be completed. In any event, a final response shall be issued within 35 working days from the receipt of the complaint.

- **Rights of the complainant following resolution of the complaint**

The Compliance Department ensures that the complaint was dealt with in a fair manner. However should a complainant be unsatisfied about how the complaint was handled by the Branch or the decision taken, they may be eligible to refer the matter to the Financial Services and Pensions Ombudsman. The role of the Financial Services and Pensions Ombudsman is to mediate, investigate and adjudicate complaints filed by customers against all financial services providers. The complainant must check if they are eligible to lodge a complaint with the Financial Services and Pensions Ombudsman via the following website [www.fspo.ie](http://www.fspo.ie).

The contact details of the Financial Services and Pensions Ombudsman are:

**Mail:** Office of the Financial Services and  
Pensions Ombudsman  
Lincoln House, Lincoln Place,  
Dublin 2, D02 VH29  
Ireland

**Phone:** +353 1 567 7000

**Email:** [info@fspo.ie](mailto:info@fspo.ie)

Information on the submission of complaints to the Financial Services and Pensions Ombudsman is available from their website: [www.fspo.ie](http://www.fspo.ie)