

## 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. (the **"Bank"**).

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

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

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

Any person, whether an individual or a legal entity, to whom the Bank has offered or provided any financial services, or who has applied to the Bank for the provision of financial services, may file a complaint with the Bank. A complaint may be submitted through an intermediary however the Bank 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., 101, Townsquare, Ix-Xatt ta' Qui-si-Sana, Sliema SLM3112, Malta or by email to: [compliance@sparkasse-bank-malta.com](mailto:compliance@sparkasse-bank-malta.com). We recommend that the complaints form available from our website ([www.sparkasse-bank-malta.com](http://www.sparkasse-bank-malta.com)) or provided upon request is used to submit the complaint. The form includes the initial information required by the Bank to handle the complaint efficiently.

The lodging of a complaint is free of charge.

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

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

The Bank will investigate the complaint and will endeavour to communicate the decision taken within 15 working days from receipt of the complaint. If the Bank 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 Bank or the decision taken, they may be eligible to refer the matter to the Arbiter for Financial Services. The role of Arbiter for Financial Services 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 Arbiter for Financial Services via the following website [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt). The contact details of the Arbiter for Financial Services are:

**Mail:** Office of the Arbiter for Financial Services  
First Floor  
St Calcedonius Square  
Floriana FRN1530  
Malta

**Phone:** Freephone 80072366 or on (+356) 21249245

Information on the submission of complaints to the Arbiter for Financial Services is available from their website: [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt)

For payment services related complaints, should the complainant not be eligible to refer the matter to the Office of the Arbiter for Financial Services, they may refer it to the Central Bank of Malta.