

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 plc - 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 be required 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: Compliance Department, Sparkasse Bank Malta plc Ireland Branch, 9 Windsor Place, 1st Floor, Dublin 2, D02 YF30, Ireland or by email to: compliance.ie@sparkasse-bank-malta.com

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 5 working days from receipt of the complaint.

The Branch will investigate the complaint and will endeavor to communicate the decision taken within 20 working days from receipt of the complaint. If the Branch is unable to take a decision within 20 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 40 working days from the receipt of the complaint.

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

The Compliance Department will ensure 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.

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

Information on the submission of complaints to the Financial Services and Pensions Ombudsman is available from their website: www.fspo.ie