

Information Sheet: Summary of Complaints Handling Procedure MUFG Bank (Europe) N.V.

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1 Introduction

MUFG Bank (Europe) N.V. is committed to providing a fast and efficient service for its customer. However, there may be instances where you are not satisfied with the products or services we have provided. To address this, we have a complaints procedure which we use to investigate and resolve all complaints from clients and potential clients. We will handle all complaints fairly, fully and in good faith.

2 Procedure

Your relationship manager will be the first point of contact for handling your complaint. Complaints can be submitted to all client-facing business units within MBE. However, should you wish to address your complaint to another person, you can contact MBE's dedicated Complaints Management Function via the applicable e-mail as listed below:

MBE Country	Complaint email address
The Netherlands	complaint@nl.mufg.jp
Belgium	compliance@be.mufg.jp
Czech Republic	MUFG-PRAGUE@cz.mufg.jp
Austria	info@at.mufg.jp
Poland	complaint@pl.mufg.jp
Germany	complaints@de.mufg.jp
Spain	atencionalcliente@es.mufg.jp

If the complaint is in relation to IBOR, you can also report a complaint via: IBOR@nl.mufg.jp

If the complaint is in relation to the processing of personal data by MBE, please consult the privacy statement (<https://www.mufgemea.com/governance/privacy-notice/>).

If you have any questions or concerns regarding MBE's management of personal data including your right to access data about yourself, or if MBE hold inaccurate information about you, please contact us using the email or address set out in the privacy statement. You can also lodge complaints with the local data protection authority, either where you live or work or where the relevant MUFG office is located.

E-mail is the preferable communication method. However, if you prefer you can make your complaint verbally¹, or in writing to the branch address given at the end of this document.

3 Timeframes

If the complaint can be resolved within **three (3) business days**, MBE will send you a final response² within that timeframe.

Where MBE is unable to resolve the issue within this timeframe, MBE will send you a written confirmation of receipt of the complaint² within **seven (7) business days**. This letter will include the name and title of the member of staff who will be handling the complaint on behalf of MBE.

For certain types of complaints, specific timeframes apply to the resolution of complaints, as set out below. For all other types of complaints, MBE will endeavour to resolve the complaint as quickly as possible and to keep you informed at regular intervals during the processes.

If the complaint is in relation to a 'MiFID 2'³ product or service

MBE will endeavour to inform you about the progress on solving complaints on an ongoing basis and will send you a final response² to your complaint within **eight (8) weeks**. There might be circumstances when it

is not possible to resolve a complaint within eight weeks. If this is the case, MBE will provide you with a new timeframe.

If the complaint is in relation to a payment service.

For complaints relating to payment services and payment transactions (that fall within the scope of the second Payment Services Directive (PSD2) (EU 2015/2366), MBE will endeavour to send a final response² by the end of **fifteen (15) business days** after the date the complaint was received.

However, if it is not possible to send the final response letter² within this timeframe, we will inform you of the reasons for the delay and specify the deadline by which the final response letter will be issued (this will be by the latest the end of **thirty-five (35) business days** after the date the complaint was received).

Unfortunately, there might be circumstances where it is not possible to resolve your complaint within the timeframes stated above. If this is the case, we will provide you with a new timeframe.

4 Taking things further

For all types of complaints, if you are not satisfied with MBE's final response, there may be other routes available to you such as:

- Reach out to the Alternative Dispute Resolution (ADR), if applicable (please note that generally speaking, only consumers are able to make use of ADR services). In our final response we will provide you with the ADR contact details in your country. As a summary please see the table on the next page;
- Proceed with civil action/out of court settlement.

Please be aware that in some jurisdictions any such action must be taken within a specific timeframe.

5 Contact

Should you have any questions about this procedure or about a complaint that you have made to MBE, please do not hesitate to contact us via your relationship manager or via the email address listed above. MBE will not charge any costs for a filed complaint.

Footnotes:

- ¹ Complaints may be made verbally by telephone or, in the case of Warsaw branch, by visiting the branch.
- ² Response letters will be sent in the form of an attachment to an email. Wherever possible, a paper letter ("hard copy"/ "physical letter") will also be sent (in the Czech Republic and Germany a paper letter is mandatory). In Poland, a paper letter must be sent unless another durable medium has been agreed with the Client. The term "wherever possible" is intended to cover situations such as pandemics where it may not be possible or practical for staff to send paper letters.
- ³ MiFID2 is the term often used to describe the Markets in Financial Instruments Directive 2 (2014/65/EU) or the Markets in Financial Instruments Regulation (EU/600/2014)(MiFIR).

6 Annex I. Alternative Dispute Resolution (ADR) Bodies

Country	ADR	Conditions
The Netherlands	Stichting Klachteninstituut Financiële Dienstverlening/ Netherlands Financial Services Complaints Tribunal (KlIFID).	<p>Although an ADR is available in the Netherlands, it is only available to consumers.</p> <p>MBE Amsterdam branch does not have clients that meet the definition of consumer.</p> <p>Instead, disputes may be taken to the Civil Court.</p>
Belgium	Ombudsman en conflits financiers: https://www.ombudsfm.be/en/individuals/home	The Ombudsman en conflits financiers covers consumers (natural persons) free of charge; nonetheless, Ombudsfm is also competent to treat complaints of businesses or independents concerning the execution of a credit contract, concerning a cross border payment up till 50.000 EUR or concerning Multilateral Interchange Fees.
Germany	Bundesverband deutscher Banken e.V., Postfach 040307, 10062 Berlin, Fax: (030) 1663-3169, Email: ombudsmann@bdb.de Web: https://bankenverband.de/	Where disputes concerning a payment services contract (Section 675f of the German Civil Code) are involved, customers who are not consumers also may request their resolution by the Ombudsman.
	German Federal Financial Supervisory Authority (<i>Bundesanstalt für Finanzdienstleistungsaufsicht – BaFin</i>), Address: Graurheindorfer Strasse 108, 53117 Bonn	In addition, customers may make complaints at any time in writing or orally on the record to the German Federal Financial Supervisory Authority about breaches by the Bank of the German Payment Services Supervision Act (<i>Zahlungsdienstleistungsaufsichtsgesetz – ZAG</i>), Sections 675c – 676c of the German Civil Code (<i>Bürgerliches Gesetzbuch – BGB</i>) or Article 248 of the Act Introducing the German Civil Code (<i>Einführungsgesetz zum Bürgerlichen Gesetzbuch – EGBGB</i>).
Czech Republic	Office of the Financial Arbitrator (Finanční arbitráž České republiky) Legerova 1581/69 110 00 Prague 1 Tel.: + 420 257 042 070 E-mail: arbitr@finarbitr.cz Web: www.finarbitr.cz/	The Financial Arbitrator is competent to decide disputes between financial institutions and their client (it is <u>not</u> competent to decide disputes between two financial institutions or two private persons); a complaint concerning payment services, electronic money, money exchange or (in some cases) life insurance may be filed by a consumer or entrepreneur, an individual or legal entity; a complaint concerning other issues may only be filed by a customer.

Poland	<p>The Polish Financial Supervision Authority (www.knf.gov.pl). ul. Piękna 20, 00-549 Warsaw, e-mail: knf@knf.gov.pl Telephone: +48 22 262 58 00 or: The Financial Ombudsman Office in Poland (<i>Biuro Rzecznika Finansowego</i>), Al. Jerozolimskie 87 02-001 Warsaw, Poland (www.rf.gov.pl) Telephone: +48 22 333 73 26 e-mail: biuro@rf.gov.pl</p>	<p>ADR covers both consumers being natural persons as well as sole traders being natural persons (see Art. 15b and Art. 15c of Polish Payment Services Act). However, Poland branch do not have consumers or sole traders</p>
Spain	<p>(1) Oficina de Atención al Inversor - Dirección de Inversores de la CNMV (Investor Assistance Office – Investors Division of the CNMV) E-mail: ServiciodereclamacionesCNMV@cnmv.es Website: www.cnmv.es</p>	<p>Financial products covered: investments, securities.</p>
	<p>(2) Departamento de Conducta de Mercado y Reclamaciones (Banco de España) E-mail: conducta.mercado@bde.es Website: www.bde.es</p>	<p>Financial products covered: payments, deposits, credit & loans, mortgages.</p>
Austria	<p>Gemeinsame Schlichtungsstelle der österreichischen Kreditwirtschaft, Wiedner Hauptstraße 63, 1045 Vienna.</p>	<p>Gemeinsame Schlichtungsstelle der österreichischen Kreditwirtschaft is only available to consumers. MBE Austria branch does not have any consumers.</p>
	<p>or: Finanzmarktaufsicht, Otto-Wagner-Platz 5, 1090 Vienna.</p>	<p>Finanzmarktaufsicht can be the recipient of complaints from both corporates as well as consumers.</p>

<p>The Netherlands</p> <p>MUFG Bank (Europe) N.V., World Trade Center, I Tower, Level 5, Strawinskylaan 1887, 1077 XX Amsterdam, The Netherlands</p> <p>Mailing address: P.O. Box number 75682, 1070 AR Amsterdam, The Netherlands</p>	<p>Poland</p> <p>MUFG Bank (Europe) N.V. S.A. Oddział w Polsce, 19th floor, Warsaw Financial Center, Emilii Plater 53, Warsaw, Poland</p> <p>Mailing address: ul. Emilii Plater 53, 00-113 Warszawa, Poland</p>	<p>Germany</p> <p>MUFG Bank (Europe) N.V., Dusseldorf Branch, Breite Strasse 34, 40213 Dusseldorf, F.R. Germany</p> <p>Mailing address: P.O. Box 10 49 51, 40040 Dusseldorf, F.R.Germany</p>
<p>Czech Republic</p> <p>MUFG Bank (Europe) N.V. Prague Branch, Prague 5, Klicperova 3208/12, Postcode: 15000, Czech Republic</p>	<p>Belgium</p> <p>MUFG Bank (Europe) N.V., Brussels Branch, Boulevard Louis Schmidt 29, 1040 Brussels, Belgium</p>	<p>Spain</p> <p>MUFG Bank (Europe) N.V., Madrid Branch, Calle José Ortega y Gasset, nº 29, 3rd Floor, 28006 Madrid, Spain</p>
<p>Austria</p> <p>MUFG Bank (Europe) N.V., Schwarzenbergplatz 5, A-1037 Vienna, Republic of Austria</p> <p>Mailing address: P.O. Box 51, A-1037 Vienna, Republic of Austria</p>		

