



Complaints Policy



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1. Introduction

This document summarises the complaints handling procedure for MUFG Bank, Ltd., Milano Branch (“MUFG Bank”), which forms part of the Mitsubishi UFJ Financial Group Inc. (“MUFG”).

As a part of MUFG, MUFG Bank is committed to providing a fast and efficient service for its customers (“Clients”). 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, potential clients and counterparties.

2. Procedure

In its relations with Clients, MUFG Bank shall comply with the provisions of Legislative Decree no. 385/1993 (the Italian Banking Law), Legislative Decree no. 58/1998 (the Italian Financial Law) and their implementing measures, as applicable.

In the event of disputes with regard to transactions engaged in with MUFG Bank, the Client may make a complaint to:

Complaints Department (“Ufficio Reclami”)
MUFG Bank, Ltd., Milano Branch
Via Turati 9
20121 Milano
e-mail to ufficioreclami@ita.mufg.jp.

The complaint must be sent to MUFG Bank in writing by (i) registered letter with acknowledgment of receipt (“Raccomandata a/ r”) or (ii) via telematics, at the above mentioned addresses. The complaint must clearly identify the grounds and reasons for the complaint and must include the signature of the Client, or its legal representative.

We will handle all complaints fairly, fully and in good faith in accordance with applicable provisions and internal arrangements of MUFG Bank.

The final outcome of the complaint, containing the MUFG Bank’s determination, is communicated to the Client within sixty days of receipt of the complaint, in writing, by means of Raccomandata a/ r.

If the Client is not satisfied with the response of MUFG Bank, or has not received a response within sixty days, it shall be entitled to avail of an out-of-court system of disputes resolution or the ordinary legal protections provided by the law.

MUFG Bank is a member to Arbitro per le Controversie Finanziarie (“ACF”), an organism established and administered by Consob (the Italian supervisory authority on financial markets) by resolution dated 4 May 2016 no. 19602.

Disputes between retail Clients and MUFG Bank may be submitted to the ACF's decision provided that the claim refers to an amount not higher than Euro 500,000 and Clients have not initiated other procedures for the resolution of the dispute.

3. Contact

Should you have any questions about this procedure or about a complaint that you have made to MUFG Bank, please do not hesitate to contact us via your relationship manager or via the email address listed above.