

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

EXTERNAL DOCUMENT

---

## 1. Introduction

MUFG Bank (Europe) N.V. is committed to providing a fast and efficient service for its customers. 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:

- The Netherlands: [Complaint@nl.mufg.jp](mailto:Complaint@nl.mufg.jp);
- Belgium: [compliance@be.mufg.jp](mailto:compliance@be.mufg.jp);
- Austria: [info@at.mufg.jp](mailto:info@at.mufg.jp);
- Germany: [Complaints@de.mufg.jp](mailto:Complaints@de.mufg.jp)
- Spain: [atencionalcliente@es.mufg.jp](mailto:atencionalcliente@es.mufg.jp)

If the Complaint is in relation to IBOR, you can also report a Complaint via: [IBOR@nl.mufg.jp](mailto: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 MBEs 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 verbally<sup>1</sup>, or in writing to the branch address given at the end of this document.

## 3. Timeframes

If the Complaint can be resolved within 3 Business Days, MBE will send you a final response<sup>2</sup> 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 Complaint<sup>2</sup> within 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 process.

### ***If the Complaint is in relation to a "MiFID2"<sup>3</sup> product or service:***

MUFG Bank (Europe) will endeavour to inform you about the progress on solving Complaints on an ongoing basis and will send you a final response<sup>2</sup> to your Complaint within **8 weeks**.

There may be circumstances when it is not possible to resolve a Complaint within 8 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 response<sup>2</sup> by the end of **15 business days** after the date the Complaint was received.

---

However, if it is not possible to send the final response letter<sup>2</sup> 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 **35 business days** after the date the Complaint was received).

Unfortunately, there may 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 MUFG Bank (Europe) N.V., 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.

- 
1. Complaints may be made verbally by telephone.
  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 Germany a paper letter is mandatory). The term "wherever possible" is intended to cover situations such as pandemics where it 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).

## Alternative Dispute Resolution (ADR) bodies

Country	ADR	Conditions
The Netherlands	Stichting Klachteninstituut Financiële Dienstverlening/ Netherlands Financial Services Complaints Tribunal (KIFID).	Although an ADR is available in the Netherlands, it is only available to: <ul style="list-style-type: none"> <li>• Consumers;</li> <li>• Small businesses or self-employed persons without employees - when they have a problem with their bank or financier relating to a small business loan, to an alternative form of funding.</li> </ul> Business customers who are Clients of a non-banking finance service or of recognised non-banking financial advisory services can contact KIFID in relation to alternative financing, short-term business loans or recognised financial advisory services. MBE Netherlands does not have Clients that meet the definition of Consumer. Instead, disputes may be taken to the Civil Court.
Belgium	Ombudsman en conflits financiers: <a href="https://www.ombudsfm.be/en/individuals/home">https://www.ombudsfm.be/en/individuals/home</a>	Belgium branch has no customers booked in Belgium. Therefore the Netherlands ADR is applicable.
Germany	Ombudsmann der privaten Banken, Geschäftsstelle, Postfach 04 03 07, 10062 Berlin Tel: (030) 1663-3166 (Tues.-Thurs. 10am - 12pm). Fax: (030) 1663-3169. For new cases Email: <a href="mailto:schlichtung@bdb.de">schlichtung@bdb.de</a> For existing or former cases: Email: <a href="mailto:ombudsmann@bdb.de">ombudsmann@bdb.de</a> <a href="https://bankenverband.de/">https://bankenverband.de/</a>	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> ), Graurheindorfer Strasse 108, 53117 Bonn Fax: +49 (0)228 4108-1550 BaFin Online process via <a href="https://www.bafin.de/DE/Verbraucher/BeschwerdenStreitschlichtung">https://www.bafin.de/DE/Verbraucher/BeschwerdenStreitschlichtung</a>	
Spain	(1) Oficina de Atención al Inversor - Dirección de Inversores de la CNMV (Investor Assistance Office – Investors Division of the CNMV) E-mail: <a href="mailto:ServiciodereclamacionesCNMV@cnmv.es">ServiciodereclamacionesCNMV@cnmv.es</a> Website: <a href="http://www.cnmv.es">www.cnmv.es</a>	Financial products covered: investments, securities.
	(2) Departamento de Conducta de Mercado y Reclamaciones (Banco de España) E-mail: <a href="mailto:conducta.mercado@bde.es">conducta.mercado@bde.es</a> Website: <a href="http://www.bde.es">www.bde.es</a>	Financial products covered: payments, deposits, credit & loans, mortgages.
Austria	Gemeinsame Schlichtungsstelle der österreichischen Kreditwirtschaft, Wiedner Hauptstraße 63, 1045 Vienna.	Austria branch has no customers booked in Austria. Therefore the Netherlands ADR is applicable.
	or: Finanzmarktaufsicht, Otto-Wagner-Platz 5, 1090 Vienna.	

<b>The Netherlands</b>  MUFG Bank (Europe) N.V. World Trade Center, Tower Two, Level 5 Strawinskylaan 1887 1077 XX Amsterdam  Mailing address: P.O. Box number 75682, 1070 AR, Amsterdam	<b>Austria</b>  MUFG Bank (Europe) N.V., Schwarzenbergplatz 5, A-1037 Vienna, Republic of Austria  Mailing address: P.O. Box 51, A-1037 Vienna, Republic of Austria	<b>Germany</b>  MUFG Bank (Europe) N.V., Dusseldorf Branch, Breite Strasse 34, 40213 Dusseldorf, F.R. Germany  Mailing address: P.O. Box 10 49 51, 40040 Dusseldorf, F.R.Germany
<b>Spain</b>  MUFG Bank (Europe) N.V., Madrid Branch, Calle José Ortega y Gasset, nº 29, 3rd Floor 28006 Madrid, Spain	<b>Belgium</b>  MUFG Bank (Europe) N.V., Brussels Branch, Boulevard Louis Schmidt 29, 1040 Brussels	