MUFG Bank (Europe) N.V.
Summary of the Complaints Handling Procedure

1 November 2026

External Document

1. Scope

The Complaints Handling Policy and Procedure (the "**Complaints Policy**") is endorsed by the management body of MUFG Bank (Europe) N.V.("**MBE**")[1] and applies to complaints relating to all MBE business with its clients and potential clients. The scope of the Complaints Policy is not limited to Professional Clients and Eligible Counterparties only, but also applies to non-Professional Clients (together "**Clients**").

This "Summary of the Complaints Handling Procedure" is supplemental to our MiFID Terms of Business and Terms and Conditions of Payment Account and Payment Services and thus forms part of the terms of the contract between us and you. Please let us know, as soon as possible, if there is anything that you do not understand.

2. Introduction

MBE operates a Complaints Policy that is in accordance with the requirements of applicable EU regulation and the rules of the Autoriteit Financiële Markten ("**AFM**").

MBE is committed to providing a fast and efficient service for its Clients and have a zero tolerance of any form of behaviour that would lead to a complaint. 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 Policy 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.

3. 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
- Belgium: compliance@be.mufg.jp;
- Austria: info@at.mufg.jp;
- Germany: Complaints@de.mufg.jp
- Spain: atencionalcliente@es.mufg.jp
- France complaint@fr.mufg.jp

When filing your complaint, we kindly request you to provide us with the following information where relevant:

- Your name or the company name and a contact person.
- Your contact details - postal address, e-mail and telephone number(s).
- Information regarding your complaint - date, product, issue, trade references.
- Resolution - how you would like your complaint to be resolved.
- The name of your MBE Sales representative or contact person.

If your complaint is in relation to the processing of personal data by MBE, please consult the privacy statement available on our corporate website. If you have any questions or concerns regarding MBEs management of personal data including your right to access data about yourself, or if MBE holds 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.

[1] MBE includes any of its branches, where applicable.

E-mail is the preferable communication method. However, if you prefer you can make your complaint verbally[2], or in writing to the branch address given at the end of this document.

4. Timeframes

MBE will reply to your complaint without undue delay and will first send you a written confirmation[2] of receipt of your complaint ("**Response Letter**"),

For certain types of complaints, specific timeframes apply to the resolution of complaints, as set out below.

MUFG will endeavour to inform you about the progress on solving complaints on an ongoing basis and will strive to send you a final response to your complaint **within 8 weeks** after receipt of your complaint.

Unfortunately, there may be circumstances where it is not possible to resolve your complaint within 8 weeks. If this is the case, we will notify you and indicate when we will be able to provide you with a final response.

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 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 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 in relation to a payment service within the timeframes stated above. If this is the case, we will notify you and indicate when we will be able to provide you with a final response .

5. 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) entity, if applicable (please note that, only non-Professional Clients (retail clients) are able to make use of such ADR entity). In our final response we will provide you with the local ADR contact details in your country. As a summary, please see the ADR entity table on last page

- Irrespective of your MiFID II client classification, you may also 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.

6. Contact

Should you have any questions about the Complaints Policy or about a complaint that you have submitted to MBE, please do not hesitate to contact us via your relationship manager or via the email address listed above.

You are able to submit your complaint free of charge.

[2] Complaints maybe made verbally by telephone.

Alternative Dispute Resolution (ADR) bodies

Country	ADR	Conditions
The Netherlands	Stichting Klachteninstituut Financiele Dienstverlening/ Netherlands Financial Services Complaints Tribunal (KIFID).	Although an ADR is available in the Netherlands, it is only available to: • Consumers; • Small businesses or self-employed persons without employees, when they have a problem relating to a small business loan or to an alternative form of funding. 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: https://www.ombudsfin.be/en/individuals/home	Belgium branch has no customers booked in Belgium. Therefore, the Netherlands ADR is applicable.
France	Le médiateur de l'AMF, 17, place de la Bourse – 75082, Paris Cedex 02	
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: schlichtung@bdb.de For existing or former cases: Email: ombudsmann@bdb.de 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 (*Bundesanstalt für Finanzdienstleistungsaufsicht – BaFin*), Graurheindorfer Strasse 108, 53117 Bonn Fax: +49 (0)228 4108-1550 BaFin Online process via https://www.bafin.de/DE/Verbraucher/BeschwerdenStreitschlichtung	
Spain	(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	Financial products covered: investments, securities.
	(2) Departamento de Conducta de Mercado y Reclamaciones (Banco de España) E-mail: conducta.mercado@bde.es Website: www.bde.es	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.	

The Netherlands 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	**Austria** 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	**Germany** 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
Spain MUFG Bank (Europe) N.V., Madrid Branch, Calle José Ortega y Gasset, nº 29, 3rd Floor 28006 Madrid, Spain	**Belgium** MUFG Bank (Europe) N.V., Brussels Branch, Boulevard Louis Schmidt 29, 1040 Brussels	**France** MUFG Bank (Europe) N.V., Paris Branch Le Centorial, 18, rue du Quatre Septembre, 75002 Paris France