

# Complaints Procedure

## Spain

In addition of the Wholesale Banking Conditions, if the Client considers that ING has breached any legal commitment or documentary agreement. The Client may turn to the Customer Defense Service of ING Spain (Postal Address: ING Bank N.V., Sucursal en España, Servicio de ING de Defensa del Cliente. Calle Via de los Poblados 1F, 28033 Madrid (Spain) E-mail address: [servicio.ing.defensa.cliente@ingbank.com](mailto:servicio.ing.defensa.cliente@ingbank.com))

Customer Defense Service is an independent and autonomous body of commercial services of ING which will process the claim within a maximum period of two (2) months, except those claims that the Client presents as a user of payment services in relation to the rights and obligations that derive from Titles II and III of the Real Decreto-ley of Payment Services, that will be answered in fifteen (15) business days, except in cases where it is not possible for reasons beyond the control of the entity, in which case the term to receive the definitive response shall not exceed one (1) month, under the terms established in the Orden ECO/734/2004, of March 11. For more information, please consult our [regulation](#) (in Spanish only).

To the extent such a complaint has not been resolved to the satisfaction of the Client, the Client may address the complaint directly to the Bank of Spain's Complaints Service (Servicio de reclamaciones del Banco de España) at the following address: Alcalá 48, 28014 Madrid (Spain) The Bank of Spain's Complaints Service is competent to resolve all disputes arising from the business relationship between ING Spain and the Client between ING Spain. In order for a complaint or a claim to be accepted by the Bank of Spain's Complaints Service it is mandatory to prove that such complaint or claim has previously been filed with ING Spain in the way indicated above.

However, we would like to remind you the availability of our Client Services department that support you on the operative daily needs, as well as for any doubts or issues that you have that require immediate attention, such as loss or unauthorized use of a Payment Instrument amongst other. You can reach us at:

### Client Services

Business Hours	09:00 – 18:00 Monday-Thursday 09:00 – 16:30 Friday
Contact details	ING Bank N.V., Sucursal en España C/ Via de los Poblados 1F 28033 Madrid Spain
SWIFT BIC	BBRUESMX
Telephone Number	+ 34 91 789 88 73 / +34 91 789 89 00
Fax	+34 91 417 82 17
E-mail Address	<a href="mailto:cs.es@ing.com">cs.es@ing.com</a>