

# Complaints Procedure France

If you are not satisfied with the service provided by ING, you may submit a complaint. To enable us to handle your complaint efficiently, we have established a complaints procedure. The details of this procedure are explained below. The procedure also stipulates what you can do should you not be satisfied by the outcome of your complaint.

## Submitting a complaint to ING

Please submit your written complaint by e-mail, fax or letter sent to our Client Services Department at the contact details provided hereafter:

### Client Services Department

Business hours	9:00 – 18:00 CET
Business days	Monday to Friday with the exception of French bank holidays
Contact details	ING Bank N.V., French branch Client Services Department Immeuble Lumière 40 Avenue des Terroirs de France 75012 Paris, France
Telephone number	+33 (0) 1 57.22.60.60
Fax	+33 (0) 1 57.22.62.08
E-mail	<a href="mailto:cs.fr@ing.com">cs.fr@ing.com</a>

In your letter, you should provide:

- the name of your legal entity and your name
- a description of your complaint
- your address details
- your telephone number
- your signature.

### Response

Once we receive your complaint, we will send you a response as soon as possible and in any case within the applicable legal delay, as follows:

- for any complaint except for those relating to instrument payments and services:
  - o ten business days following receipt of the complaint, to acknowledge receipt unless we can respond within such time; and
  - o two months following receipt of the complaint, to provide a definitive response.
- for any complaint relating to instrument payments and services:
  - o fifteen business days following receipt of the complaint, if the response can be provided within such time, otherwise to inform you of the need for an additional delay to respond; and
  - o thirty-five business days following receipt of the complaint, in case of need of an additional delay to respond considering the complexity of the complaint.

### Submitting your complaint to a third party

If you are not satisfied with the outcome of your complaint to ING, or no response has been provided to you in the applicable delay, you may, if your complaint comes under its remit, approach the AMF Ombudsman, by mail (at the following address: 17 place de la Bourse 75082 Paris cedex 2) or by completing the online form available on the AMF's website (<https://www.amf-france.org/fr/le-mediateur>).

Legal entities registered with the French registry of trade and which are experiencing financing difficulties may, in case of refusal or termination of funding or guarantees, contact the Médiateur du Crédit (<https://mediateur-credit.banque-france.fr>).

If several ombudsmen are competent, your decision to involve any given one is definitive.

Finally, you may refer your complaint to a court competent to handle the matter. Unless otherwise agreed in writing, the contractual relationship between the Bank and the Client is governed by French law and any disputes should be submitted to the jurisdiction of the Paris Commercial Court (*Tribunal de Commerce de Paris*) in first instance.