

# Complaints Procedure

## Italy

### Notification and Transparency of Conditions and Clients Complaints Department

1. In its relations with clients, the Bank shall comply with the provisions of the Italian Banking Law and its implementing measures.

By "complaint" we mean any declaration engendered by the customer's dissatisfaction regarding a service offered by the Bank.

Therefore, requests for information, opinions, clarifications, services or performances are not considered complaints.

2. In the event of dispute concerning transactions with the Bank, the client can make a complaint to the Complaints Department ("Ufficio Reclami") of the Bank by ordinary post to the Milan address at Viale Fulvio Testi 250 or via e-mail to [ing.bank@legalmail.it](mailto:ing.bank@legalmail.it).

The Bank undertakes to respond to the complaint within the following deadlines:

- 15 working days from receipt, in case of complaints related to payment services pursuant to Directive 2015/2366 / EU cd. PSD2 (eg wire transfers, SDD charges, debit cards, credit cards and prepaid cards). In the event of special circumstances that do not allow compliance within 15 working days, the Bank will send an interlocutory response, clearly indicating the reasons for the delay in responding to the complaint and specifying the term by which the customer will have a final answer. In any case, the deadline for receiving the final reply does not exceed 35 Business Days.
- 60 days from receipt, if the complaint is related to banking and financial products and services (e.g. current accounts, deposit accounts, mortgages, loans and leasing);
- 30 days from receipt, for requests related to the exercise of the rights of the interested party provided for in article 12.3 of the GDPR. This deadline can be extended up to two months, if the operations necessary for a full response are particularly complex. In this case, the Bank must in any case notify the customer within 30 days of receiving the request.
- 60 days from receipt, if the complaint relates to investment services and activities and the provision of the collective management service.

3. If the Bank deems the complaint justified, the Customer will be notified in writing, specifying the technical resolution time to deal with the reported problem. If, on the other hand, the Bank deems to do not accept the complaint, it will respond in writing specifying the reasons for the decision

If the Client is not satisfied with the response, or has not received a response within the terms indicated above, he may – if the conditions are fulfilled –, appeal the Arbitrator for Financial Disputes or to the Banking Financial Arbitrator (Arbitro Bancario Finanziario), according to the procedure detailed on the website [www.arbitrobancariofinanziario.it](http://www.arbitrobancariofinanziario.it) or [www.acf.consob.it](http://www.acf.consob.it) or on the Bank of Italy website or at the Bank's website [www.ing.it](http://www.ing.it).

4. The Client in any case shall be entitled to make use of the means of legal protection provided for by the law or by this agreement at any time.

### **Client Services**

Business Hours 08:30 - 17:00 CET

Business Days Monday to Friday

Contact details ING Bank N.V., Milan Branch

Via Santa Margherita, 16

20121 Milano

Italy

SWIFT BIC INGBITMM

### **Customer Service Desk** (e.g. in case of loss, theft or unauthorized use of a Payment Instrument)

Telephone Number +39 02 55226 2490

Fax +39 02 5522 6461