

Complaints about our service

We want to provide our customers with the highest possible level of service. Our most important feedback comes from you, the customer. Your feedback allows us to continually improve our level of customer service.

How to file a complaint:

If you, as a customer, are dissatisfied with any aspect of the service you have received and wish to make a complaint:

- I. by phone, at +48 22 306 12 00;
- II. by sending a letter to the Branch Director at the following address: CaixaBank, S.A. (Spółka Akcyjna) Oddział w Polsce, ul. Prosta 51, 00-838 Warsaw;
- III. directly at the office of CaixaBank, from 9.00 am to 5.00 pm, by contacting the relationship manager.

A Complaint may be made also through an attorney-in-fact, authorized by the Customer under a power of attorney granted in the ordinary written form.

We want to provide our customers with the highest possible level of service. Our most important feedback comes from you, the customer. Your feedback allows us to continually improve our level of customer service.

Please provide as much information as possible about your complaint, including:

- a description of the circumstances giving rise to your complaint;
- your account details;
- your contact details;
- what you suggest be done to rectify the situation;
- copies of any supporting documents you have.

We will not charge you for filing a complaint.

Next steps:

Once we receive your claim, we will send you a written acknowledgement of receipt. We will do so no later than thirty (30) business days from the date we receive the claim.

In case the complaint is particularly complex and require more time and CaixaBank is unable to complete the investigation within that time, CaixaBank will inform the Customer of the reasons for such situation and update the Customer on the progress of an investigation carried out. CaixaBank will send the Customer the final response no later than 90 days after CaixaBank has received the complaint.

In the case of a complaint relating to payment transactions, covered by the provisions of the Act of 19 August 2011 - Payment Services Act (uniform text Journal o Laws [Dziennik Ustaw] of 2022, item 2360, as amended) we will respond to the complaint within 15 working days of receiving the complaint. We will respond in paper form or, upon agreement with the Customer, on another durable medium.

In particularly complex cases which make it impossible to consider the complaint and respond within the time limit referred to above:

- 1) we will explain the reason for the delay;
- 2) we will indicate the circumstances that need to be established in order to consider the case;
- 3) we will specify the expected time limit for handling the complaint and providing a response, not exceeding 35 working days from the date of receipt of the complaint.

How we will investigate your complaint:

We will investigate your complaint as quickly and efficiently as possible. We will examine all the facts of your case based on all the evidence available to us and determine a fair and reasonable outcome. We aim to be as competent, diligent, and impartial as possible and will always do our best to resolve your problem.

We may need to ask for further information about your complaint, in which case we will contact you or anyone else we need to. If we need to disclose your personal data to another person for the purposes of the investigation, we will first ask for your permission in accordance with applicable laws and regulations.

Where relevant, we will consider similarities with other complaints we have received and applicable regulatory guidance when investigating your complaint.

What is a final response?

A final response is CaixaBank's written response setting out the findings of its investigation into Customer's complaint and offering redress or remedial action as appropriate.

If the complaint is rejected CaixaBank will give the Customer reasons for doing so and indicate ways of appealing from CaixaBank's decision or the possibility of seeking mediation, arbitration or other forms of dispute resolution.