

INFORMATION FORM TO CLIENTS

REPORTING A COMPLAINT

The purpose of this policy (the **Policy**) is to provide clear, precise and up-to-date information on the complaints handling process of Banco Bradesco Europa S.A. (the **Bank**) in accordance with CSSF Regulation N 16-07 relating to the out-of-court resolution of complaints.

For the purpose of this Policy, a complaint (a **Complaint**) is understood as a complaint filed with the Bank in writing (by letter or other durable means to the Bank's registered office by a client) to recognise a right or to redress a harm and in case of a financial impact. Simple requests for information or clarification cannot be considered as Complaints.

This Policy is intended to ensure that Complaints of the Bank's clients (the **Complainant**) are dealt with properly and promptly.

1. HOW TO MAKE A COMPLAINT

A Complaint can be made in writing (post or email).

The individual responsible for Complaints is the Complaints Handling Officer.

If sending the complaint by post, it should be sent to the following address:

Complaints Handling Desk
25, rue Edward Steichen
L-2540 Luxembourg

For complaints by email, please send to:

complaints@bradesco.lu

For complaints by phone, please call the following telephone number:

Tel: + 352 25 41 31 1

The Complainant shall explain in detail the facts behind the Complaint, providing all relevant supporting documentation if applicable.

The Complainant should indicate his/her/its contact details (name, postal and/or email address, phone number).

2. PROCESSING OF COMPLAINTS

The Bank will acknowledge receipt of the Complaint within a maximum of 10 business days from the reception of the Complaint and will inform the Complainant of the name and contact details of the person handling the Complaint.

A written response (the **Response**) will be sent to the Complainant no later than one month after receipt of the Complaint. Please note that where a Response cannot be provided within the prescribed period of one month, the Complainant will be informed of the cause for the delay with an indication of the date by which the investigation will be completed and a Response issued.

Where the Complainant did not obtain a Response within the prescribed timeframe or deems the Response unsatisfying, the Complainant shall be entitled to raise the Complaint up to Mr. Jefferson Marcon Avelino, a member of the authorised management of the Bank appointed as responsible manager for Complaints handling. The relevant contact details will be provided to the Complainant in the Response.

3. RECOURSE TO CSSF'S OUT-OF-COURT RESOLUTION OF COMPLAINTS

Where a Complainant does not deem the final response received to be satisfactory, he/she/it may make a request for an out-of-court resolution of Complaints to the *Commission de surveillance du secteur financier* (the **CSSF**) within one year after he/she/it filed his/her/its complaint with the Bank in the first place.

The blank form to fill out and other useful information is on the CSSF website at the following url:

<http://www.cssf.lu/en/consumer/complaints/>