



CLIENT COMPLAINTS HANDLING PROCESS

A complaint that summarizes concisely and clearly, and if possible circumstantially, the behavior of the Bank deemed to be irregular and improper and the related request may be addressed to the Bank's Compliance department by either letter, email or fax:

- **Intesa Sanpaolo Wealth Management S.A.**
In relation to Fideuram Direct services

Compliance Department
28, Boulevard de Kockelscheuer
L-1821 Luxembourg

Phone: (+352) 27027-1
Fax: (+352) 27027-275
Email: claims@intesasanolowm.lu

In the absence of a reply or in case of an unsatisfactory reply the complaint may be addressed to the Bank's manager responsible for complaint handling:

- **Intesa Sanpaolo Wealth Management S.A.**
In relation to Fideuram Direct services

To the attention of Mr. Marc Flammang - Chief Executive Officer
28, Boulevard de Kockelscheuer
L-1821 Luxembourg

The Bank is committed to handle every complaint without undue delay and based on a diligent analysis of the situation. A written acknowledgement of receipt will be provided to the complainant within a period which will not exceed 10 business days after receipt of the complaint, unless the answer itself is provided to the complainant within this period. The period between receipt of the complaint and the date of sending a reply should not exceed one month. Where this delay cannot be respected, both the reasons for it as well as the estimated time frame will be communicated to the complainant.

Concerning complaints pertaining specifically to payment services, the Bank shall provide a response within 15 working days following the receipt of the complaint.

Where the complainant is not satisfied with the outcome of the complaints handling process, one month from the date at which the complaint was sent to the person responsible for complaint handling at the level of the management of the Bank (s)he may use the right of recourse to the *Commission de Surveillance du Secteur Financier* (CSSF) as out-of-court complaint resolution body in accordance with Regulation CSSF 16-07, art. 5:

- **Commission de Surveillance du Secteur Financier**

Département Juridique CC
283, route d'Arlon
L-2991 Luxembourg
<https://www.cssf.lu/en/customer-complaints/>