

BANK AUDI FRANCE

COMPLAINTS POLICY

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The purpose of the complaints handling system is to streamline and continuously improve the products and services provided by Bank Audi France.

1. How to contact us?

❖ If you are already our customer

If you are already our customer, the first people to contact you will be your regular interlocutors, that is to say your account manager, who you can contact:

- **By e-mail** directly to their e-mail address : first.name.surname@bankaudi.fr
- **By mail** to the following address :

Bank Audi France
For the attention of: Mr / Mrs First name and Surname of your account manager
73, Avenue des Champs Elysées
75008 Paris
France

- **By telephone** by calling the number of your account manager or your usual contact person directly.
- **By fax** dialling the number +33 (1) 42 56 09 74 for the attention of your account manager or your usual contact person.

❖ If you are not a customer

If you are not a customer of Bank Audi France, you can contact the complaints department in the following ways:

- **By e-mail** by going to the website www.bankaudi.fr and clicking on « Contact Us » tab.
- **By mail** to the following address :

Bank Audi France
For the attention of The Complaints Department
73, Avenue des Champs Elysées
75008 Paris - France

- **By telephone** by calling the number + 33 (1) 53 83 50 00 (standard rate charge).
- **By fax** dialling the number +33 (1) 42 56 09 74 for the attention of the complaints department.

❖ In all cases

To ensure that complaints can be processed by Bank Audi France's staff as efficiently and quickly as possible, when lodging your complaint please give the following details:

- First name and Surname of the person lodging the complaint
- Contact details (postal address, e-mail address and telephone number) of the person making the complaint
- Account number of the person making the complaint (if any)
- Date of the complaint (if by ordinary mail)
- What the complaint is about (please be precise and concise)
- The contract, product or Department about which the complaint is being made
- Reason for the complaint

2. Length of time of the process

To give the best service, Bank Audi France undertakes to notify the person making the complaint that the complaint is being dealt with by sending an acknowledgement of receipt within 48 hours. This may be extended to a maximum of 10 working days in exceptional circumstances.

The total processing period for a claim is set at 15-day for claims relating to payment services, extended to 35 days for complex claims, and 2 months for any other claim.

3. Complaints handling system

❖ What is a complaint?

A complaint is defined as the expression of dissatisfaction with a professional who whether the interlocutor or the service to whom it is formulated. It can emanate from any

person, including in the absence of a contractual relationship with the professional: customers (individuals or professionals), former clients, beneficiaries, persons who have solicited the professional to supply of a product or service or which have been solicited by a trader, including their agents and their successors in title.

Requests for services, information, clarification or advice are not considered as complaints.

❖ Handling of a complaint

Your complaint is handled by the Complaints Handling Department of Bank Audi France.

Bank Audi France management, Compliance Department and Legal Department may be involved in approving the response made to your complaint, to ensure that it is appropriate, that it complies with regulations and that it is in your best interests.

❖ What can you do if you are not satisfied with Bank Audi France's response to your complaint?

If you disagree with the response made, you can lodge an appeal with a mediator designated by Bank Audi France.

The aim of mediation is to give an additional avenue for reaching an amicable settlement, involving an independent expert in any dispute where no solution has been found after all the internal complaints procedures of the bank have been exhausted, or if the bank has failed to reply within the legal period to the person making the complaint.

The mediator designated by our bank is the mediator of the *Fédération Bancaire Française* [French Banking Federation]. The submission can be made to the mediator by mail only at the following address:

**Monsieur le Médiateur
Fédération Bancaire Française
Course Spéciale 151
75422 Paris Cedex 09
France**

or by mail through www.lemediateur.fbf.fr

The mediator's scope and mission, the time and the procedure of the mediation are described in the Bank Audi France « Bank Mediation Charter », which is available at its premises or on its website at www.bankaudi.com.

4. Safeguarding personal data

In accordance with French Law No. 78-17 of 6 January 1978, as amended, relating to information technology, files, and civil liberties, it is specified that the personal data collected is required for the processing of complaints and will be processed under the responsibility of Bank Audi France.

This data may be used for the needs linked with processing the complaints. It may also be communicated to third parties, when it is necessary for the purposes of processing the complaints.

Individuals whose data is processed have the right to obtain communication of their data from Bank Audi France (73 avenue des Champs-Élysées, 75008 Paris), to request rectification where necessary, and to object to its use for marketing purposes, including commercial solicitation.