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## Complaint Management Guidelines

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We, the employees of the Wiener Privatbank SE, want to offer our customers the best service for our products and services. Your satisfaction is therefore our highest priority. Unfortunately, in individual cases it may happen that you are not satisfied with our service. In this case, we ask you to let us know your concern, as this is the only way we can improve our services and strengthen your trust in us.

If you as a customer would like to pass on criticism or suggestions to us regarding the services we provide, please follow the further points in accordance with the complaint process and, above all, how we receive and deal with the submitted content.

The complaint management system installed in our bank applies to all complaints, grievances and suggestions of all kinds. This also applies to complaints within the scope of our investment services that we provide to our customers. In accordance with Section 29 of the Securities Supervision Act 2018 (WAG 2018) and Article 26 of the Delegated Regulation (EU) 565/2017, we must define and permanently implement effective and transparent strategies and procedures for complaint management, with which customer complaints are dealt with immediately.

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## Complaint process

### How to reach us

You can submit your complaint to us in various ways:

- The point of contact is your direct customer advisor at Wiener Privatbank SE during bank opening hours. Alternatively, you can contact your Relationship Manager by email to the known email address, by telephone or post.
- In addition, the central complaints office is available to address your concerns.

By letter: Wiener Privatbank SE, attn. complaint management, Parking 12, 1010 Vienna

By email: To the complaints office: [ombudsstelle@wienerprivatbank.com](mailto:ombudsstelle@wienerprivatbank.com)

However, we ask for your understanding that unfortunately we cannot continue to process anonymous complaints and complaints that are incompatible with the general rules of conduct and decency.

**We need this information from you**

So that we can examine your complaint and answer it as quickly and transparently as possible, we ask you to provide us with all known information about the concern, in particular.

- the time at which the concern arose,
- the order number, account and/or depot number to which your complaint relates, as well
- a description of the issue and how you as a customer are affected by it.

If you do not have all the information, please explain the situation as precisely as possible.

We will never ask you to send us your passwords, PIN codes or similar security codes for complaint processing.

**This is what you can expect from us**

We will take care of your concerns promptly and conscientiously. After receiving your complaint, you will receive an initial message from us within three working days. In the best-case scenario, we can solve your problem immediately, but if this is not possible, we will inform you of a contact person and the expected processing time.

**Resolution of the complaint**

We process each complaint individually and deal with the facts you describe. Our goal is to provide you with prompt processing and information. If we need longer to respond, we will inform you in the meantime. All complaints and the records of the measures taken to resolve them are stored in accordance with the statutory retention periods.

**Sometimes you need a third party**

Unfortunately, it sometimes happens that we cannot find a satisfactory solution for you. You always have the option of contacting one of the following offices with your complaint:

- joint Arbitration Board of the Austrian Banking Industry ([www.bankenschlichtung.at](http://www.bankenschlichtung.at)),
- Arbitration Board for Consumer Transactions ([www.verbraucherschlichtung.at](http://www.verbraucherschlichtung.at)),
- FMA as consumer information authority ([www.fma.gv.at/en/complaints-and-points-of-contact](http://www.fma.gv.at/en/complaints-and-points-of-contact)).

We take your complaint or complaint as an opportunity to improve ourselves and thus continually optimize our service for our customers.

The employees and the board of directors of Wiener Privatbank SE