



Solaris SE, Succursale Italiana, Via Pola 11, 20124 Milano

Customer Complaints and the Complaints Department of Solaris SE - Italian Branch Office

The Italian Branch of Solaris SE makes available to its customers a Customer Complaints Department, which is responsible for receiving, investigating, and resolving complaints.

A "complaint" shall be understood as any act by which a customer, clearly identifiable, objects in written form (for example: by e-mail or letter) to the bank about its behavior or an omission.

If a customer therefore wishes to express dissatisfaction with or object to the actions of Solaris SE-Succursale Italiana, he/she may first submit a complaint to the Customer Complaints Department of the bank, in writing and using one of the following communication channels:

- by email to reclami@Solarisgroup.it;
- by certified electronic mail (PEC) to the address reclami@pec.solarisbank.it;
- by regular mail, addressed to the attention of the Complaints Department of Solaris SE – Succursale Italiana, Via Pola, 11, 20124 Milan (MI), Italy.

In addition, when submitting a complaint, the customer shall include:

- a comprehensive description of the complaint and the service or product to which the complaint relates;
- the date on which the problem highlighted in the complaint occurred;
- any useful documents supporting the complaint (e.g., screenshots, emails);
- the desired outcome of the complaint.

The bank undertakes to respond to the complaint within the following time limits:

- 15 working days from receipt, in the case of complaints relating to payment services referred to in Directive 2015/2366/EU cd. PSD2 (for example credit transfers, debit cards, credit cards). In exceptional situations, if the bank cannot respond within 15 working days, for reasons beyond its control, it shall send an interim reply clearly stating the reasons for the delay in replying to the complaint and specifying the deadline within which the customer will receive a definitive reply. It is understood that the deadline for receiving the final answer cannot in any case exceed the total of 35 working days;
- 60 calendar days from receipt, if the complaint relates to banking and financial products and services (for example: current accounts, and deposit accounts). If the bank considers the complaint well-founded, it shall notify the customer in writing, also specifying the timeframe within which it undertakes to resolve the reported problem;

Solaris SE, Succursale Italiana
Via Pola 11, 20124 Milano
Telefono: +49 (0) 30 232 5678 599
PEC: info@pec.solarisbank.it
Legali rappresentanti:
Federico Roesler Franz
Riccardo Colnaghi

Codice fiscale/ P.IVA: 11804730965
N. REA: MI-2625396
Capitale Sociale (di Solaris SE):
€ 70.671.908,76 (*Summe Konzerneigenkapital*),
di cui € 194.874,00 EUR versato (*Gezeichnetes Kapital*)
Aderente all'Istituto di Garanzia delle Banche Tedesche GmbH (*Entschädigungseinrichtung deutscher Banken*)

Solaris SE | Cuvrystraße 53, 10997 Berlin
+49 30 837 97775
support@solarisgroup.com |
www.solarisgroup.com
Distretto Giudiziario di Charlottenburg
HRB 248259 B
Consiglio di Amministrazione:
Carsten Höltkemeyer (CEO) e Ansgar Finken (CRO)
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- 30 calendar days from receipt, of requests relating to the exercise of the rights of the person concerned in Article 12.3 of the General Data Protection Regulation.
This period may be extended by up to two months if the operations required for a complete response are particularly complex. In this case, the bank must in any case notify the customer within 30 calendar days of receipt of the relevant request.

Where the Bank considers that it should not accept the complaint, it shall nevertheless reply in writing, stating the reasons for its decision. In both cases, the customer will always be informed of the possibility of referring the matter to the Arbitro Bancario Finanziario or other forms of out-of-court settlement before turning to the judicial authorities.

The customer also has the right to refer the matter to the Arbitrato Bancario Finanziario or to other forms of out-of-court settlement of disputes, before referring it to the judicial authorities.

In the event of disputes concerning banking or financial transactions or services, the customer may:

- appeal to the Arbitrato Bancario Finanziario (ABF), within 12 months from the lodging of the complaint:
 - up to Euro 200,000, if the claim concerns the payment of a sum of money;
 - if the contested transaction or conduct is not prior to the sixth year preceding the date on which the claim is made as referred to in the "Provisions on out - of- court settlement of disputes concerning banking and financial transactions and services" of 12 August 2020, the six-year time limit will apply from 1 October 2022. Until that date, disputes relating to the following may continue to be referred to the ABF transactions or conduct that did not take place before 1 January 2009 (i.e., the time limit hitherto applicable to the ABF).

The decisions of the ABF are not binding on the parties, who always have the option of appealing to the ordinary judicial authority. To find out how to apply to the ABF, customers can also consult the website www.arbitrobancariofinanziario.it ; or ask the bank to activate a mediation/ conciliation procedure at the Conciliatore Bancario Finanziario (Association for the Settlement of Banking and Corporate Disputes - ADR).

To find out how to contact the ADR, consult the website www.conciliatorebancario.it.

This procedure can also be activated in the absence of a prior complaint, to find an agreement with the bank. This is without prejudice to the possibility of appealing to the ordinary judicial authority if the conciliation ends without an agreement being reached. This procedure may also be activated at other mediation bodies specialised in banking and financial matters, which are listed in the relevant register kept by the Ministry of Justice <https://www.giustizia.it/giustizia/>.

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In the event of complaints relating to the protection of personal data, the customer may turn to:

- the judicial authority or the Garante per la protezione dei dati personali (Piazza Venezia n.11 - 00187 Rome urp@pec.gpdp.it).

For more information, you can access the following website www.garanteprivacy.it.

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Documents:

- Information on how to handle complaints:
 - https://www.solarisgroup.com/content/partner/reclami_rendiconto_2021_en;
 - https://www.solarisgroup.com/content/partner/reclami_rendiconto_2022_en;
 - https://www.solarisgroup.com/content/partner/reclami_rendiconto_2023_en.
- Practical Guide to the ABF:
 - https://www.ing.it/includes/download/id_guida_arbitro.pdf;
- Practical Guide to the Conciliator Bancario Finanziario:
 - https://www.ing.it/includes/download/id_conciliatore_bancario.pdf;
- Mediation Organisations entered in the Register kept by the Ministry of Justice:
 - <https://www.giustizia.it/giustizia/>;
- Information on customers' rights in relation to payment services, as defined by the European Commission, is available at the following link:
 - https://ec.europa.eu/info/files/leaflet-your-rightspayments-eu_en.

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