



Complaints Procedure

GarantiBank International NV strives to provide high-quality service. Are you nevertheless unsatisfied? Let us know!

HOW TO SUBMIT A COMPLAINT

You can submit a complaint in writing or by e-mail to your account manager, the management or to the address below.

KlachtenService@GarantiBank.nl; or

GarantiBank International N.V.
T.a.v. de Directie
Antwoordnummer 10076
1000 PA AMSTERDAM

RESPONSE TIME

We acknowledge the receipt of your complaint by email within five days of receipt of your complaint. In this acknowledgement of receipt, we will inform you when you can expect a response from us. You will receive a response to your complaint within 6 weeks at the latest.

INDEPENDENT MEDIATION

If you qualify as a retail investor and your complaint is not satisfactorily resolved by us, you may submit your complaint to the Financial Services Complaints Board (Stichting Klachteninstituut Financiële Dienstverlening - KiFiD). This independent organization is established to handle consumer complaints about financial services. You must submit the complaint to KiFiD within one year after submitting the complaint to us or within three months after you received our response to your complaint. The longest term of these two terms is applicable.



You may submit the complaint directly to KiFiD if you did not receive a response within six weeks after the date of the acknowledgement of receipt, or if you did not receive an acknowledgement of receipt within eight weeks after the date of filing the complaint. If GarantiBank International N.V., while handling the complaint, requests additional information from you, the aforementioned periods shall be extended by a period equal to the period in which you provide this information to us.

The Ombudsman of KiFiD will examine if he can mediate between you and GarantiBank International N.V. If this is not possible, you can submit your complaint within three months after the recommendation of the Ombudsman to the Disputes Committee of KiFiD. For more information, please refer to www.kifid.nl

The address of KiFiD is:

Postbus 93257

2509 AG THE HAGUE

Or via info@kifd.nl

You may also submit the complaint to the competent civil court. If the complaint is dealt with by the civil court, KiFiD is no longer competent to deal with the complaint. The civil court remains competent if the complaint is brought to KiFiD first.