

Your concerns are our concerns.

All employees of Bank Austria endeavour to serve and advise you in financial matters in the way that's best for you.

If something hasn't quite worked out the way it was supposed to, please contact the employees of your branch or get in touch with us directly. Every complaint is recorded by us in a database. This ensures that we are always mindful of your complaint and that we have it on record.

- Every complaint is taken seriously and is considered objectively and on the basis of the facts of the case.
- We want to settle your concern as quickly as we can, within two working days if possible. Some solutions take a little longer. But in such cases you will be informed of the further procedure after two working days at the latest.
- We are confident that we will find an appropriate solution also for your concern.

In accordance with Section 29 (1) of the Austrian Securities Supervision Act 2018 (WAG 2018) in conjunction with Article 26 of the Commission Delegated Regulation (EU) 2017/565 and Section 39e of the Austrian Banking Act (BWG) we are required to establish, implement and maintain effective and transparent procedures for the reasonable, prompt settlement of complaints of our customers, and to provide our customers with information about the complaints-handling process. We would kindly ask you to observe the following procedure for any criticism you may have in respect of our bank:

- Personal: contact the branch/unit responsible for dealing with your financial needs.
- Telephone: contact your branch, or the ombudsperson directly – tel. 05 05 05 - 55500 (without an area code if calling from within Austria).
- By e-mail: direct any e-mails to your relationship manager, stating the first name.surname@unicreditgroup.at, or to ombudsstelle@unicreditgroup.at

Alternatively, you can submit a complaint to any of the following agencies:

- Gemeinsame Schlichtungsstelle der Österreichischen Kreditwirtschaft (www.bankenschlichtung.at) für alle Bankgeschäfte (ausgenommen Fremdwährungskredite), Wiedner Hauptstraße 64, 1045 Wien - Tel. +43 1 505 42 98, Fax +43 1 505 44 74, office@bankenschlichtung.at
- Internet Ombudsmann (www.ombudsmann.at) for
 - contracts drawn up against payment, which have been concluded via the Internet,
 - other questions concerning e-commerce law or Internet law,
 - data protection law, copyright or trademark law, all related to the Internet, if you are a consumer domiciled in Austria.
- Arbitration for consumer transactions (Schlichtung für Verbrauchergeschäfte; www.verbraucherschlichtung.at) concerning foreign currency loans or other disputes which are not within the competence of the arbitration agencies mentioned above.
- Austrian Financial Market Authority (Finanzmarktaufsicht – FMA) for all banking transactions. Details regarding complaints are available on the FMA website <http://www.fma.gv.at> (Consumer -> Complaints and Points of Contact).