

Information on the Complaints-Handling Process at VTB Bank (Europe) SE

Our mission

The process of addressing complaints is an integral part of VTB Bank (Europe) SE's client relations philosophy of satisfying our clients and potential clients and promptly responding to their needs.

Our mission is not only aimed at satisfying our client and potential clients but is also focused on providing added-value, ongoing quality and the search for improvement in all of our processes. Thus VTB Bank (Europe) SE has formulated a strict Policy on Complaints Management to resolve each complaint in the best, most efficient, most effective and most professional manner.

In case we have failed in fully meeting your expectations or should you have reason to complain, we kindly ask you to contact us. We do appreciate constructive feedback and take comments and complaints seriously.

Complaints Management at VTB Bank (Europe) SE

If you need assistance in formulating or lodging a complaint, or in case you have any other questions on the complaints-handling process, please contact:

VTB Bank (Europe) SE – Complaints Management

Address: Rüterstraße 7-9; D-60325 Frankfurt am Main

Telephone: +49 (0) 69 2168 6868

Email: complaints_management@vtb.eu

How to complain

How a complaint may be made

A complaint can be made at VTB Bank (Europe) SE in the following ways:

- Telephone: +49 (0) 69 2168 6868
- Online: complaints_management@vtb.eu
- In person: Directly to your relationship manager
- In writing: VTB Bank (Europe) SE – Complaints Management
Rüsterstraße 7-9; D-60325 Frankfurt am Main

Information to be provided when lodging the complaint

When making the complaint, please provide the following information:

- Name & surname
- Address
- Telephone
- Email
- Account Number (if available)
- Description of the complaint

Details on the complaints-handling process

Acknowledgement of the complaint

We acknowledge all complaints immediately upon receipt. Once a complaint has been received, we will undertake an initial review of the complaint.

Response to the complaint

Once we have reviewed your complaint, we will provide you with a response. We strive to resolve complaints without undue delay (max. 10 working days) of receiving the complaint.

Available options in case no agreement can be reached

If you are dissatisfied with the manner in which your complaint has been handled, you have the right to refer the matter to one of the following bodies:

Bundesverband Deutscher Banken (BDB)

Address: Postfach 04 03 07, 10062 Berlin

Telephone: +49 (0) 30 1663-3166

Email: ombudsmann@bdb.de

Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)

Address: Marie-Curie-Straße 24, 60439 Frankfurt am Main

Telephone: +49 (0) 228 41080

Email: poststelle@bafin.de

As a purely precautionary measure and in addition to your right to refer to one of the aforementioned bodies, we would like to point out that you also have the option of taking a civil action to resolve the dispute.