

## **Handling of complaints**

We always aim to be of service to our clients, but it may happen that you are dissatisfied with us. In that case we would like to hear that from you.

For that purpose you should first contact the branch where your account is held. We will then in any case inform you as soon as possible that we received your complaint and when you can expect a reply to it. It may take some time to handle your complaint. If necessary we will keep you informed of the progress in the handling of your complaint in the meantime.

If you are not satisfied with the response by the branch, you can write to the Quality Assurance Department of GE Artesia Bank at P.O. Box 274, 1000 AG Amsterdam with a description of your complaint and copies of the relevant information. In that case too upon receipt of your complaint we will in any case inform you that we received it. The Quality Assurance Department will entirely re-consider your complaint, and will in principle reply to it within two months.

If you are not satisfied with the way the Quality Assurance Department handled your complaint, you can – if you are a non-professional client – refer it to an independent complaints commission, the Financial Services Complaints Tribunal (KiFiD), either online ([www.kifid.nl](http://www.kifid.nl)), by telephone in the Netherlands (0900 – 3552 248) or by mail addressed to: KiFiD, P.O. Box 93257, 2509 AG The Hague. Professional clients will in that case have to take the matter to court.