

COMPLAINT HANDLING PROCESS

Our Customers' satisfaction is paramount, which is why we have set up a complaints department and established complaint management procedures. This gives you the opportunity to express your dissatisfaction with us and allows us to respond to your complaint appropriately and promptly. The complaints we receive also allow us to identify recurring issues, to rectify them and to improve our processes, with the aim to increase Customer satisfaction and create long-term Customer loyalty.

Who can make a complaint?

Any (potential) Customer (e.g. individual, legal entity, etc.) affected by a service or business activity can file a complaint.

What information is required?

We require the following information to process your complaint promptly and in full:

- Complete contact details (address, telephone number, e-mail address)
- Description of facts of the case
- Nature of your concern or details of the purpose of the complaint
- Copies of the documents required in order to understand what your circumstances are. If you contact us on behalf of someone else, please send us a power of attorney from this person

What happens during the complaints handling process?

- After receipt of your complaint we will send you a confirmation.
- On request, we are happy to provide you also with the details of the complaints procedure, irrespective of the confirmation of receipt.
- Depending on the complaint's complexity, we will reply within an appropriate period after receipt. If we need more time to reply, we will inform you about the reasons and when our review is likely to be completed. If we can conclusively resolve your complaint promptly, then you will receive a reply instead of the confirmation of receipt. You will receive a detailed explanation if we do not accept your complaint, or accept it only to some extent.
- It may be that we are unable to provide you with a satisfactory answer. In this case you can forward your complaint to the Financial Markets Authority, at FMA Finanzmarktaufsicht Liechtenstein – Landstrasse 109 – Postfach 279 – FL 9490 Vaduz – Principality of Liechtenstein (www.fma-li.li).

You also have the option of taking legal action or contacting the Liechtenstein Conciliation Board at Liechtensteinische Schlichtungsstelle – Mitteldorf 1 – Postfach 343 – 9490 Vaduz – Principality of Liechtenstein (www.schlichtungsstelle.li).

There are no costs associated with processing your complaint.