

NIBC Bank N.V. Complaints procedure

NIBC Bank places great value upon the relationship with its clients and hopes that this is apparent in the service it provides to its clients. We also highly regard the interests of other stakeholders. Should you be in the unfortunate event of having a complaint, we then kindly request you to inform us of this by sending a complaint letter to NIBC Bank at the following address:

NIBC Bank N.V.
For the attention of: The Complaints Commission
PO Box 380
2501 BH The Hague

Please make sure to include the following items in your complaint letter:

- a clear description of the complaint;
- your name, address, telephone number and possible email address;
- any copies of information that is relevant for the handling of your complaint.

Your complaint will be dealt with by NIBC Bank's Complaint Commission within 6 weeks and you will be informed of the outcome in writing. If it becomes evident that the response period of 6 weeks will not be met, NIBC Bank will immediately inform you of this, equally in writing.

Should you not be satisfied with the decision made by Complaints Commission, you will have the opportunity to submit a written reply to inform NIBC Bank of the reason why you are not satisfied. The Complaints Commission will re-evaluate your complaint and will again inform you of its decision in writing.

The Financial Complaints Institute

Should you not be satisfied by the outcome of the complaints procedure of NIBC Bank, you will have the possibility of submitting your complaint to the Dutch Financial Complaints Institute (Kifid), within three months after the decision of NIBC Bank's Complaints Commission. Kifid is an independent institute that deals with complaints of natural persons not operating out of their profession or company. In accordance with the regulations of Kifid you are required to qualify for the right to file for an appeal at Kifid and such qualification can only be obtained by first completing NIBC Bank's complaints procedure.