

NIBC Holding N.V. Complaints procedure

NIBC Holding places great value on the relationship with its clients and hopes that this is apparent from the service it provides. The interests of other stakeholders are also held in high regard. Therefore, any external stakeholder who is impacted by products or services offered by NIBC can express their complaint or worries to us.

In providing this grievance mechanism, NIBC is guided by international standards such as the OECD Guidelines for Multinationals and the UN Guiding Principles on Business and Human Rights and other best practices for responsible business conduct. Our core criteria include legitimacy, accessibility, predictability, equitability and transparency aligned to these standards. NIBC is fully committed to cooperate in legitimate external grievances and remedy processes, to the extent reasonable and practical.

Should you be in the unfortunate position of having a complaint, you can inform us in various ways:

- By telephone on +31 (0)70 342 5425
- By e-mail at info@nibc.com
- By filling in the complaint form on NIBC's website: <https://www.nibc.com/about-nibc/contact/complaints-form/>
- In writing by sending a complaint letter to NIBC Holding at the following address:

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

Please include the following in your complaint:

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

Complaints related to NIBC Bank will be managed 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 Holding will immediately inform you in writing of this.

Should you not be satisfied with the decision made by NIBC Bank's Complaints Commission, you will have the opportunity to submit a written reply informing NIBC Holding of the reasons. The Complaints Commission will re-evaluate your complaint and will thereafter inform you in writing of its decision.

Complaints received for other subsidiaries of NIBC Holding will be forwarded to the processes and procedures for those subsidiaries and reported to the corporate secretary of NIBC Holding.

Alternative Dispute Resolutions

Individuals who are not satisfied with the outcome of the complaints procedure of NIBC Holding, have the possibility of using alternative dispute resolution mechanisms. Which authority is the right one depends on the country in which services have been received.

- **The Netherlands: The Dutch Institute for Financial Disputes – for individuals**

Individuals who are not satisfied with the outcome of the complaints procedure of NIBC Holding, have the possibility of submitting their complaint to the Dutch Institute for Financial Disputes (KiFiD), within three months following the receipt of the decision from NIBC Bank's Complaints Commission. KiFiD offers easy access and expert advice to consumers, small businesses and self-employed persons without employees (*zzp-ers*) who have a complaint against a financial services provider.

In accordance with the regulations of KiFiD complaints are only admissible once you have followed NIBC Holding's complaints procedure and either NIBC Bank has not responded to your complaint within a few weeks, or if NIBC has informed you by letter that there is no solution.

Corporates do not have the possibility of submitting a complaint to KiFiD, but may submit a complaint to the Dutch National Contact Point.

- **Belgium: Ombudsfm**

Are you not satisfied with the answer you received or didn't you receive an answer within a reasonable delay (30 days)? Then you can file a complaint with Ombudsfm. Each client of a financial institution, who acts as a natural person in his own interests, can introduce a complaint with Ombudsfm when he didn't obtain a satisfactory solution for his problem from his financial institution. Ombudsfm is an independent mediation service.

Corporates do not have the possibility of submitting a complaint to Ombudsfm, but may submit a complaint to the Belgian National Contact Point.

- **Germany: Federal Financial Supervisory Authority**

Are you not satisfied with the answer you received? At any time the customer has the option of sending a complaint in writing or for the record to the Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht - BaFin).

- **UK: Financial Ombudsman Service**

Are you not satisfied with the answer you received or didn't you receive an answer within a reasonable delay? Then you, as a natural person acting in his own interest, can introduce a complaint with the Financial Ombudsman Service.

Corporates do not have the opportunity of submitting a complaint to the Financial Ombudsman Service, but may submit a complaint to the UK National Contact Point.

Grievances may also be brought to directly before a civil court or other legitimate non-judicial external grievance mechanisms in accordance with the [OECD Guidelines for Multinationals](#) article 46.