

NIBC COMPLAINTS PROCEDURE



1. NIBC BANK N.V. COMPLAINTS PROCEDURE

NIBC values the relationship with its clients highly, and makes its utmost effort to ensure that it is reflected in the services 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 concerns to us.

In providing this grievance mechanism, NIBC is guided by international standards such as the OECD Guidelines for Multinational Enterprises on Responsible Business Conduct, 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 cooperating in legitimate external grievances and remedy processes, to the extent reasonable and practical.

In order to file a complaint, please choose one of the options below:

- By sending an e-mail at complaints@nibc.com
- By sending a complaint letter to NIBC Bank N.V. the following address:

NIBC Bank N.V.
For the attention of: Complaints Department
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 your email address;
- copies of any information, such as a screenshot or a document, that is relevant to your complaint.

Within 24 hours we will send you a receipt confirmation of your complaint and NIBC Bank will handle your complaint within six weeks and will advise you on the outcome in writing. In case the reply takes longer than 6 weeks, you will be informed thereof and expected time of reply.

When you are not satisfied with the reply from complaint department of the applicable NIBC Bank business, you can submit the reasons for your dissatisfaction in writing. The Complaints Commission of NIBC Bank N.V. will re-evaluate your complaint and will thereafter inform you in writing of its reply.

1.1 Alternative Dispute Resolutions

Individuals who are not satisfied with the outcome of the complaints handled by NIBC may use alternative dispute resolution mechanisms. The authority for this depends on the country in which products and services are provided.

- [The Netherlands: The Dutch Institute for Financial Disputes – for individuals](#)

Individuals who are not satisfied with the outcome of the complaints handled by NIBC can submit their complaint to the Dutch Institute for Financial Disputes (KiFiD), within three months following the receipt of the decision from NIBC. KiFiD offers easy access and expert advice to consumers, small businesses and self-employed persons (“zzp-ers”) who have a complaint against a financial services provider.

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

- [Belgium: Ombudsfijn](#)

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 Ombudsfijn. Each client of a financial institution, who acts as a natural person in his own interests, can introduce a complaint with Ombudsfijn when he didn't obtain a satisfactory solution for his problem from his financial institution. Ombudsfijn is an independent mediation service.

Corporates do not have the possibility of submitting a complaint to Ombudsfijn, 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 time? 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 directly before a civil court or other legitimate non-judicial external grievance mechanisms in accordance with the [OECD Guidelines for Multinationals](#) article 46.