



Rules for accepting and handling complaints

in RBS Bank (Polska) S.A.

- Any complaints regarding the activities or service provided by the RBS Bank (Polska) S.A. may be submitted:
 - ✓ in the Bank's premises
 - ✓ by phone +48 22 573 0 573
 - ✓ by email: client.service.poland@rbs.com
 - ✓ in writing to the address:

RBS Bank (Polska) S.A., Client Service Unit, 1 Sierpnia 8A, 02-134 Warsaw.

- Complaints will be dealt with immediately, but not later than 30 days from the day of its receipt by the Bank.
- In certain circumstances this period may extend; should such a case occur, the Bank will inform the Customer accordingly. Nevertheless the ultimate period will not be longer than 90 days from the day of its receipt.
- Complaint should contain: Customer name, a number of a contract or an account, detailed description of the problem including complaint's justification and signature/s. For card transactions respective form needs to be filled in – the form is available at the branch.
- The Bank shall notify the Customer about the result in writing or as otherwise agreed with the Customer.
- The Customer has a right to appeal the outcome of the complaint. In such case the Customer has the right to appeal to the Consumer Arbitration operating at Polish Banks Association (Bankowy Arbitraż Konsumencki przy Związku Banków Polskich), and the right to place a dispute to Conciliatory Court operating at Polish Financial Supervisory Authority (Komisja Nadzoru Finansowego).
- RBS Bank (Polska) S.A. operates under supervision and control of Polish Financial Supervisory Authority (Komisja Nadzoru Finansowego).