

## Complaints procedure for Professional clients

De Volksbank N.V. (hereinafter “**de Volksbank Financial Markets**” or “**VFM**”) appreciates it when a client is willing to report a complaint to us as this gives us the opportunity to provide a solution and improve our services.

Where a complaint is received from a client, VFM wants to ensure that it is properly recorded, evaluated, escalated, investigated (as appropriate) and fully resolved as far as possible to the client's satisfaction. A response must be provided to any client who has submitted a complaint at the earliest opportunity and without undue delay.

VFM has an internal complaint handling procedures in place. Complaints should be specified as to the service, client and product concerned and can be send to:

[VFM.mo-ird@devolksbank.nl](mailto:VFM.mo-ird@devolksbank.nl).

You can also send a letter to:

de Volksbank Financial Markets  
P.O. Box 8444  
3503 RK Utrecht  
The Netherlands

To be able to process the complaint as soon as possible, VFM asks to include the following (if applicable):

- Name, address, zip code, residence, (mobile) phone number and email address;
- a clear description of the content of the complaint;
- if applicable, attachments to substantiate the complaint.

### Next steps

VFM will process a complaint within 10 working days. VFM will keep the complainant up to date about the progress. If VFM for any reason cannot conclude the complaint in time, the client will be notified with the new expected processing time required. This can be communicated via e-mail or by letter.

The start of the processing time is the date on which a complaint has been received by VFM.

### Not satisfied with the solution provided?

When the provided solution is not according to the satisfaction of the client and a legal dispute arises this will be exclusively submitted to the competent courts of Utrecht, the Netherlands to the jurisdiction of which each of the parties to this Agreement hereby irrevocably submits.