

Disputes relating to banking and financial transactions and services

After submitting a complaint regarding banking and financial transactions or services, if the customer is dissatisfied with the outcome or has not received a response from the Bank within 30 days, they may contact:

- the Banking and Financial Ombudsman (ABF). To find out how to contact the Ombudsman and the scope of its remit, you can consult the website [HYPERLINK "http://www.arbitrobancariofinanziario.it/"](http://www.arbitrobancariofinanziario.it/) www.arbitrobancariofinanziario.it, request information at Bank of Italy branches, or ask the Bank.
- the **Banking and Financial Conciliator – Association** for the settlement of banking, financial, and corporate disputes – ADR, registered under No. 3 in the Register maintained by the Ministry of Justice. The Regulations of the Banking and Financial Conciliator can be consulted on the website www.conciliatorebancario.it or requested from the Bank;
- another specialised body registered in the appropriate register maintained by the Ministry of Justice. The list of mediation bodies is available on the website www.giustizia.it.
- the Bank's **[Permanent Conciliation](#)** procedure, for the products covered in the relevant **[Regulations](#)**.

The guides relating to the ABF— “**The ABF in Simple Terms**” and the “**Guide to Using the ABF Portal**”,—as well as **the Regulations of the Banking and Financial Conciliator** and **the Permanent Conciliation Regulations** are available to customers at every branch and on the Bank's website.

Disputes relating to investment services and activities

After submitting a complaint regarding investment services and activities, if dissatisfied with the outcome or if after 60 days they have not received a response from the Bank, the customer may contact:

- the **Financial Disputes Arbitrator (ACF)**, for disputes concerning the Bank's compliance with the duties of information, fairness, and transparency required in contractual relationships with investors. Information regarding the Financial Disputes Arbitrator (ACF) is available on the website www.acf.consob.it
- another specialised body registered in the appropriate register maintained by the Ministry of Justice. The list of mediation bodies is available on the website www.giustizia.it.

Disputes relating to insurance intermediation

After submitting a complaint regarding insurance intermediation, if dissatisfied with the outcome or if after 45 days they have not received a response from the Bank, the customer may contact:

- IVASS — the Institute for the Supervision of Insurance. Information on how to file a complaint with IVASS, and the related forms, is available on the website www.ivass.it.
- to the Insurance Arbitrator (Arbitro Assicurativo, AAS); to find out how to contact the Arbitrator and learn about the scope of its jurisdiction, please visit the website www.arbitroassicurativo.org;
- another specialised body registered in the appropriate register maintained by the Ministry of Justice. The list of mediation bodies is available on the website www.giustizia.it.