

Complaints Handling Procedure

**National Australia Bank Europe S.A.
("NAB Europe")**

August 2024

National Australia Bank Europe S.A. Complaints Handling Procedure

National Australia Bank Europe S.A. places great importance on providing the highest standards of service to our customers.

If you feel that on this occasion, we have not met the high standards we strive to achieve then we encourage you to let us know. Your feedback is important as it allows us to improve our services and the products that we offer.

We aim to get your complaint resolved as quickly as possible by the appropriate staff with the experience, knowledge and authority to handle your complaint efficiently and effectively.

We therefore aim to

- Make it easy for you to raise your complaint
- Listen to your complaint
- Consider your suggestions in putting matters right
- Ensure you are satisfied with how your complaint was handled
- Be polite, efficient and fair in all of our dealings with you

This procedure explains what to do if you have a complaint about any of our services or products. It also outlines the timescales you should expect for resolving complaints and who to contact if you are not satisfied with our response.

How and where to complain:

If you are dissatisfied with any aspect of our service or products, there are several ways in which you can choose to raise a complaint.

You can advise us in person, in the first instance by contacting your usual business contact.

If the issue is not resolved, please email to our Complaints Officer at 'complaints.nabeurope@eu.nabgroup.com'

What we will do

We aim to resolve all complaints promptly and will acknowledge your complaint upon receipt. Our acknowledgement will outline the steps we propose to take in order to resolve your complaint. Sometimes, due to the nature of the issue we will need time to investigate it, but we will keep you updated on our progress and the anticipated timescales for responding to you.

In all cases, National Australia Bank Europe S.A. will acknowledge receipt of your complaint within 10 business days and will respond to it within a maximum of two months.

As a last resort, if you consider that your claim or complaint has still not been sufficiently addressed, you could request the intervention of the French ombudsman. If the response provided to you is not completely satisfactory, you may file a complaint with the Mediator of the French Market Authority “Autorité des Marchés Financiers.”

The mediation charter is available on the website of the Autorité des Marchés Financiers: www.amf-france.org

The complaint lodged with the Mediator of France’s Regulator must be given in writing in French. You may file your complaint to the Mediator of France’s Regulator online by filling out the form on the Autorité des Marchés Financiers website, by email or post:

AMF Mediator

Autorité des marchés financiers
17, place de la Bourse
75082 PARIS CEDEX 02