

COMPLAINTS HANDLING PROCEDURE

Riverty Bank S.A. is a modern, dynamic bank specializing in payment solutions and maintaining ever closer relations with its clients.

Our aim is to establish a relationship based on trust by doing everything we can to provide you with a high-quality service. Your customer support team is your dedicated point of contact at the bank and can answer your questions and give you any details you may need.

However, if despite our efforts you are not completely satisfied, you can find information on our complaints handling procedure below.

Filing a complaint with our complaints handling department

First, please contact the complaints handling department using one of the following options:

1. You may send an e-mail to the complaint handling department of your jurisdiction of residence. You will find the relevant e-mail addresses at the bottom of this document
2. You may send a letter to the following address:

Riverty Bank S.A.
c/o Chief Compliance Officer
43, boulevard Pierre Frieden
L-1543 Luxembourg

To ensure a quick and efficient handling of your complaint, please provide your name, contact details, account number and the subject of your complaint.

We are committed to processing your request as quickly as possible. An acknowledgment of receipt will be sent to you within ten days of receiving your complaint. A response will then be provided to you within one month from the date your complaint was sent.

Some complaints are complex and may require more time to analyse. In this case, you will be given an estimate of how long our review of your file is expected to take.

Filing a complaint with the Authorised Management of the Bank

If you are not satisfied with the response received from our complaints handling department, you can contact the bank's management by sending a letter to the following address:

Riverty Bank S.A.
c/o Authorised Management / Complaint Handling
43, boulevard Pierre Frieden
L-1543 Luxembourg

In your letter, please include your file reference number as mentioned in the response sent by the complaints handling department.

Out-of-court complaint resolution with the Luxembourgish Financial Supervisory Authority (Commission de Surveillance du Secteur Financier – CSSF)

If you are still dissatisfied with the response given by the bank's management, you can resort to the CSSF for an out-of-court complaint resolution. You must file your complaint at the CSSF within one year of contacting the bank.

The form is available on the CSSF website at:

<https://www.cssf.lu/en/Document/interactive-form-for-complaints/>

You can also send a letter to the following address:

Commission de Surveillance du Secteur Financier
Département Juridique CC
283 route d'Arlon
L-2991 Luxembourg

Please find more information on the process on the CSSF website: <https://www.cssf.lu/en/customer-complaints/>

E-mail contact by jurisdiction

GERMANY & AUSTRIA

Beschwerde@riverty.de

NETHERLANDS

Klachten@riverty.nl

ALL OTHER COUNTRIES

Bank.complaints@riverty.com