



BELFIUS BANK

COMPLAINTS HANDLING POLICY

Belfius



DISCLOSURE STATEMENT

This disclosure statement, is supplemented to the Belfius Bank SA/NV **Terms of Business of Treasury and Financial Markets** and thus forms part of the terms of the contract between us and you. Please let us know, as soon as possible, if there is anything that you do not understand. Each of the terms that appear in bold is defined in section 5 (Definitions) of this document. Other terms used and capitalized are defined in the Terms of Business.

1. Introduction

Belfius Bank operates a Complaints Policy (the “Policy”) that is in accordance with the requirements of the EU Markets in Financial Instruments Directive II (“MiFID”) and the rules of our Financial Services and Markets Authority (“FSMA”).

Belfius Bank is committed to providing a fast and efficient service for its customers and have a zero tolerance of any form of behaviour that would lead to a complaint. However, there may be instances where you may not be satisfied with the products or services we have provided. To address this, we have a complaints policy which we use to investigate and resolve all complaints from **Clients** and potential clients. We will handle all complaints promptly, fairly, fully and in good faith.

Should you wish to make a complaint, please contact your Belfius Bank contact directly. Alternatively you can send your complaint to complaints@belfius.be.

2. Scope

The Policy is endorsed by the firm’s management body and applies to complaints relating to all Belfius Bank business by Clients and potential clients. Clients are defined as **Eligible Counterparties** which do business with the department Treasury and Financial Markets.

3. Procedure

Your Belfius Bank contact will be the first point for handling your complaint. However, should you wish to address your complaint to another person, you can contact our Complaints Department via complaints@belfius.be.

Belfius Bank will send you written confirmation of receipt of your complaint, without undue delay. This letter will include the name and title of the member of the staff who will be handling the complaint. If the complaint can be resolved within three business days following receipt, we will send a final response by that time. Where we are unable to resolve the issue within this timeframe, your Belfius Bank contact will advise you of this and provide a revised timeframe for resolution.

Should you disagree with our proposed solution of the complaint, please let us know via your Belfius Bank contact or via complaints@belfius.be, and we will escalate the complaint to our Negotiator, who will act as a neutral party in handling your complaint.

4. Contact

Should you have any questions about the Policy or about a complaint that you have made to Belfius Bank, please do not hesitate to contact us via your Belfius Bank contact or via the email address listed above.



5. Definitions

Client – means Eligible Counterparty doing business with the department Treasury and Financial Markets.

Eligible Counterparty – means a client categorized as a per se eligible counterparty or elective counterparty in accordance with the rules of the FSMA.

Terms of Business – means the terms of business between Belfius Bank and you, the client which sets out the terms on the basis of which we provide services to you.