

NIBC Bank N.V. Complaints procedure

NIBC Bank places great value on the relationship with its clients and hopes that this is apparent from the service it provides to its clients. We also treat with high regard the interests of other stakeholders. Should you be in the unfortunate position of having a complaint, we kindly ask you to inform us of this by sending a complaint letter to NIBC Bank at the following address:

NIBC Bank N.V.
For the attention of: The Complaints Commission
PO Box 380
2501 BH The Hague

Please include the following in your complaint letter:

- a clear description of the complaint;
- your name, address, telephone number and (if possible) your email address;
- copies of any information that is relevant for the handling of your complaint.

Your complaint will be dealt with by NIBC Bank's Complaint Commission within 6 weeks and you will be informed of the outcome in writing. If it becomes evident that the response period of 6 weeks will not be met, NIBC Bank will immediately inform you in writing of this.

Should you not be satisfied with the decision made by our Complaints Commission, you will have the opportunity to submit a written reply informing NIBC Bank of the reasons. The Complaints Commission will re-evaluate your complaint and will thereafter inform you in writing of its decision.

The Financial Complaints Institute

Should you not be satisfied with the outcome of the complaints procedure of NIBC Bank, you will have the possibility of submitting your complaint to the Dutch Financial Complaints Institute (KiFiD), within three months following your receipt of the decision from NIBC Bank's Complaints Commission. KiFiD is an independent institute that deals with complaints from natural persons not operating out of their profession or company. In accordance with the regulations of KiFiD you are required to qualify for the right to file for an appeal at KiFiD and such qualification can only be obtained by first completing NIBC Bank's complaints procedure.

You can also bring a case directly before a civil court.