

Complaints Procedure

Austria

Unless otherwise agreed in writing, all business and contractual relations between the Bank and the Account Holder and all questions and matters related thereto are exclusively subject to the laws of the Republic of Austria.

If the Account Holder has any cause for complaint in relation to any aspect of the business relationship with the Bank hereunder, the complaint should initially be raised with the Bank. To the extent such a complaint has not been resolved to the satisfaction of the Account Holder, the Account Holder should address the complaint directly to the Austrian Banking Ombudsman (Gemeinsamen Schlichtungsstelle der Österreichischen Kreditwirtschaft) at the following address/phone number:

Wiedner Hauptstrasse 63
1045 Vienna, Austria
Tel: +43 1 505 42 98
E-mail: office@bankenschlichtung.at

This is to inform you that in order to meet your growing demands to the quality of the services provided by our office and our permanent intention to improve we have nominated the function of Complaints Officer that will be dealing with your complaints independently of both the commercial (Account Management) and operational (Payments & Cash Management and Client Services) personnel.

From now on please address all your complaints to:
Mr. Franz Zöhrer, Head of Finance and Procurement
ING-DiBa Austria Niederlassung der ING-DiBa AG
Praterstrasse 31, Galaxy Tower
1020 Vienna, Austria
Tel: +43 1 514 62 54 621
E-mail: Franz.Zoehrer@ing-diba.at

This is also to confirm that customer complaints constitute a regular item in the agenda of the office weekly Management Committee meetings that will monitor their resolution and the feedback to the customers.

As regards your regular operational questions/requests please continue to address them to our Client Services department.

Client Services

Business hours	08:00 - 17:00 GMT + 1 (GMT + 2 from last Sunday in March to last Sunday in October)
Business days	Monday to Friday with the exception of bank holidays
Contact details	ING-DiBa Austria Niederlassung der ING-DiBa AG Praterstrasse 31, Galaxy Tower 1020 Vienna, Austria
SWIFT BIC	INGBATWW

Customer Service Desk

Telephone number +43 1 514 62 54 601

E-mail cs.at@ing.com