

Complaints

Portugal

Procedure

a. These Payments T&Cs, the Tariffs, the IAOF and any non-contractual obligations arising out or in connection therewith will be governed by and construed in accordance with Portuguese law.

b. 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 Bank's Complaint Book, available in its registered address in Portugal or directly to Banco de Portugal. Complaint to Banco de Portugal shall be made online through the Banking Clients Portal on www.bportugal.pt or by filling the paper form available online and mailing it to: Banco de Portugal, Apartado 2240, 1106-001 Lisboa.

On the 11st of March 2020, entered into force Decree-Law no. 9/2020, 10th March, which amended Decree-Law no. 156/2005, 15th September – which establishes the obligation to have a complaint book in paper and electronic format, settling measures intended to the compliance of the obligation to have an electronic complaint book. To meet this obligation, we have registered at www.livroreclamacoes.pt that may be considered by any entity wishing to issue an electronic complain.

This by no means shall preclude the right of the Account Holder to bring procedures before a court or other authorities in accordance with the provisions set out below. All disputes up to the amount of 5.000 EUR arising from the business relationship with respect to Payment Services between the Bank and the Account Holder will be resolved by the Bank Customer Ombudsman. The Bank will provide the Account Holder all information relating the procedures for the settlement of disputes by the Customer Ombudsman. All other disputes arising from the business relationship with respect to Payment Services between the Bank and the Account Holder will be resolved by a court of law as set out in paragraph c. below.

c. With the exclusion of any out-of-court complaint and/or redress procedure, the Account Holder hereby irrevocably submits to the exclusive jurisdiction of the Portuguese Courts for purposes of any suit, action or proceeding arising out of or related to these Payments T&Cs.

d. Item (c) above, is for the benefit of the Bank only. As a result, the Bank will not be prevented from taking proceedings relating to a dispute with the Account Holder in any other courts with jurisdiction. To the extent allowed by law, the Bank may take concurrent proceedings in any number of jurisdictions.

Client Services

Business Hours	8:30 – 17:30. Local time = GMT +1 from last Sunday in March to last Sunday in October
Business Days	Monday to Friday with the exception of bank holidays
Contact details	ING Bank N.V. - Sucursal em Portugal

Av. da Liberdade 200 - 6°
1250-147 Lisboa
Portugal
BBRUPTPL

SWIFT BIC

Customer Service Desk (e.g. in case of loss, theft or unauthorized use of a Payment Instrument)

Telephone Number +351 21 120 13 50

Fax +351 21 120 13 51