

HOW WE HANDLE YOUR COMPLAINT?

We want all customers to be happy with the service we offer but always welcome feedback if that is not the case. If you do have cause to complain we will do everything we can to resolve matters quickly and to our mutual satisfaction.

We have established procedures and policies to ensure that any complaint you may have is properly considered and appropriate measures are taken to address any issues. For information on how we handle your complaints, please find below our process or read the relevant document supplied via the link.

MAKING A COMPLAINT

As a first step, you should contact your Relationship Manager (by phone at 0687418440) who will try to resolve any concerns you may have as quickly as possible.

Alternatively, you can contact us in one of the following ways:

By **Telephone**: +34 900933217

By **Email**: servicioalcliente.es@westernunion.com

By **Post**:

Western Union International Bank GmbH, Sucursal en España

Calle Beatriz de Bobadilla, 14, Edificio IV, 2ª planta.

28040 Madrid

OUR COMPLAINTS PROCEDURE

We will endeavour to address and resolve your concerns as quickly and efficiently as possible. We will send you a written acknowledgement within five working days of receiving your complaint. In this initial communication with you, we will establish our understanding of the issues you have raised with us and provide you with the name and contact details of the Customer Services person who will handle your complaint.

Our aim is to provide you with a solution to your complaint within 15 working days. However, if due to the nature or complexity of the matter you raise with us, or any other circumstance, we are unable to achieve this objective, we will contact you on a regular basis to keep you informed of the progress of the handling of your complaint.

In any case, we inform you that the maximum legal period we have to study and reply to your complaint is 2 months from the date of receipt by us, in accordance with the provisions of Order ECO 734/2004 of 11 March on customer service departments and services and the customer ombudsman of financial institutions.

financial institutions. For complaints that refer to aspects of our payment services, the maximum legal deadline we have to resolve your complaint is 15 days from receipt of your complaint by us, in accordance with the provisions of Royal Decree-Law 19/2018 of 23 November on payment services and other urgent measures in financial matters.

As soon as we have established all the facts of the case, and completed our investigation of them, we will provide you with a final written response in which we will set out our findings and explain our position on your complaint.

In the event that you are not satisfied with our resolution, we inform you that you will have the right to submit your complaint, as appropriate, either to the Market Conduct and Complaints Department of the Bank of Spain, or to the Investor Service Office of the National Securities Market Commission, if your complaint relates to products or services under the scope of securities market regulations.

In order for you to submit your complaint to the above services, it is necessary that: (i) you have previously submitted the complaint to Customer Services in the manner we have informed you; (ii) you have not received a reply to your complaint within the maximum legal terms and time limits we have explained to you or, having had the complaint resolved by Customer Services, you do not agree with the decision taken; and (iii) there is no ongoing court case on the same facts that are the subject of your complaint.

Transparency and Customer protection regulations for financial services

Western Union International Bank GmbH Sucursal en España complies with the regulations on transparency and customer protection in financial services applicable to our activities. For information purposes, and without claiming to be exhaustive, the main applicable regulations are listed below:

Relating to the Customer Service Department:

- Law 44/2002, of 22 November, on measures to reform the financial system, amended by Law 2/2011, of 4 March, on sustainable economy.
- Order ECO/734/2004 of 11 March (B.O.E. of 24 March), on Customer Service Departments and Services and the customer ombudsman of financial institutions.
- Order ECC/2502/2012 of 16 November regulating the procedure for submitting complaints to the complaints services of the Bank of Spain, the National Securities Market Commission and the Directorate General for Insurance and Pensions.

On the transparency of operations and customer protection, and other consumer protection regulations:

- Order EHA/2899/2011, of 28 October of the Ministry of Economy and Finance (B.O.E. of 29 October), on transparency and customer protection of banking services.
- Law 22/2007, of 11 July, on distance marketing of financial services for consumers.
- Royal Legislative Decree 1/2007, of 16 November, approving the revised text of the General Law for the Defence of Consumers and Users and other complementary laws.
- Law 3/2014, of 27 March, which amends the revised text of the General Law for the Defence of Consumers and Users and other complementary laws, approved by Royal Legislative Decree 1/2007, of 16 November.
- Banco de España Circular 5/2012 of 27 June (B.O.E. of 6 July) to credit institutions and payment service providers on the transparency of banking services and responsibility in the granting of loans.

On Payment Services:

- Law 16/2009 of 13 November (B.O.E. of 14 November), on Payment Services, developed by Order EHA/ 1608/2010 of 14 June of the Ministry of Economy and Finance (B.O.E. of 18 June).
- Order EHA/1608/2010, of 14 June, on transparency of the conditions and information requirements applicable to payment services.
- Directive 2007/64/EC of the European Parliament and of the Council of 13 November 2007 on services in the internal market, amending Directives 97/7/EC, 2002/65/EC, 2005/60/EC and 2006/48/EC and repealing Directive 97/5/EC.
- Law 2/2011, of 4 March, on Sustainable Economy.