

## BIL Luxembourg – Complaints handling procedure

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Resolutely focused on the future, BIL is a modern, dynamic bank maintaining ever closer relations with its clients.

Our aim is to establish a relationship based on trust by doing everything we can to provide you with a high-quality service. Your Relationship Manager is your dedicated point of contact at the bank, and can answer your questions and give you any details you may need.

However, if despite our efforts you are not completely satisfied, you can find information on our complaints handling procedure below.

### Filing a complaint with our complaints handling department

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First, please contact the complaints handling department using one of the following options:

1. using the secure messaging service in BILnet
2. by filling out the complaints form, available online at [www.bil.com/en/FormulaireReclamation](http://www.bil.com/en/FormulaireReclamation)
3. by sending a letter to the following address:

Banque Internationale à Luxembourg  
Département en charge des réclamations (complaints handling department)  
69, route d'Esch  
L-2953 Luxembourg

To ensure a quick and efficient handling of your complaint, please provide your name, contact details, account number and the subject of your complaint.

We will to handle your request as soon as possible. If the issue cannot be resolved within five business days of receiving your complaint, you will be sent an acknowledgment of receipt with the contact details of the person handling your file. You will then receive a response within 30 days.

Some complaints are complex and may require more time to analyse. In this case, you will be given an estimate of how long our review of your file is expected to take.

### Filing a complaint with the Chief Executive Officer (CEO) of the bank

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If you are not satisfied with the response received from our complaints handling department, you can contact the bank's management by sending a letter to the following address:

Banque Internationale à Luxembourg  
Attn. Chief Executive Officer  
69, route d'Esch  
L-2953 Luxembourg

In your letter, please include your file reference number as mentioned in the response sent by the complaints handling department.



## Out-of-court complaint resolution with the Luxembourgish Financial Supervisory Authority (Commission de Surveillance du Secteur Financier – CSSF)

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If you are still dissatisfied with the response given by the bank's management, you can resort to the CSSF for an out-of-court complaint resolution. You must file your complaint at the CSSF within one year of contacting the bank.

The form is available on the CSSF website at:

<https://www.cssf.lu/en/Document/interactive-form-for-complaints/>

You can also send a letter to the following address:

Commission de Surveillance du Secteur Financier  
Département Juridique CC  
283 route d'Arlon  
L-2991 Luxembourg

Please find more information on the process on the CSSF website: <https://www.cssf.lu/en/customer-complaints/>