

COMPLAINTS MANAGEMENT

Appeals / complaints concerning services rendered by Volksbank AG must be addressed to:

Volksbank AG
attn.: respective Department and Management Board
Feldkircher Strasse 2
9494 Schaan
Liechtenstein

E-Mail: info@volksbank.li

Tel.: +423 239 04 04

Fax: +423 239 04 05

Course of the internal appeal/complaints procedure:

- Receipt of the (written) appeal/complaint by Volksbank AG
- A copy of the appeal/complaint is forwarded to the Legal Affairs and Compliance Department, for entry in the central complaints database.
- The Management Board is informed
- The issues raised are addressed and documented by the respective specialist department
- The responsible client relationship manager replies to the appeal/complaint on the basis of the findings of the specialist department
- The reply to the appeal/complaint is submitted to the Legal Affairs and Compliance Department for clearance
- The documents are placed in the customer file

All appeals/complaints/objections are materially processed without undue delay. As a rule, appeals/complaints are replied to within 10 working days. If lengthier research is required, receipt of the letter will be confirmed to the customer without delay (within 2 working days) – together with brief information about how the matter is to be dealt with.