Your concerns are important to us

All Schoellerbank employees are committed to providing the best possible service and advice on banking matters.

However, if you were not satisfied with any aspect of our service, please speak to a member of staff at your branch or contact us directly. We record every complaint in a database. This ensures that we do not lose track of your concern and can monitor its resolution.

- We take every complaint seriously and address it in a factual and objective manner.
- We strive to handle your concern promptly, if possible within two business days. Some solutions may take a little longer. However, you will receive initial information about the next steps within two business days at the latest.
- Upon request, we can provide further information, such as our principles for complaint management or details of the complaint resolution process.
- We are confident that we will find a suitable solution to your concern.

Pursuant to § 29 (1) WAG 2018 in conjunction with Art. 26 of the Del. Regulation (EU) 2017/565 and Section 39e of the BWG, we are required to establish and continuously apply effective and transparent procedures for the appropriate and prompt handling of complaints from our customers, as well as to provide our customers with relevant information in this regard. If you would like to submit a complaint, please follow these steps:

- In person: at your branch
- By phone: at your branch
- By email to yourrelationsship manager at FirstName.LastName@schoellerbank.at or ombudsstelle@schoellerbank.at.

Alternatively, you may submit your complaint to the following institutions:

- The Joint Arbitration Board of the Austrian Banking Industry (www.bankenschlichtung.at) for all banking transactions (excluding foreign currency loans) at Wiedner Hauptstraße 64, 1045 Vienna – phone +43 1 505 42 98, fax +43 1 505 44 74, mail office@bankenschlichtung.at
- The Internet Ombudsmann (www.ombudsmann.at) for

  – Paid contracts concluded via the internet

  – Other issues related to e-commerce or internet law

  – Internet-related data protection, copyright or trademark law (if you are a consumer residing in Austria)
- Mediation for Consumer Transactions (www.verbraucherschlichtung.at) for foreign-currency loans or other disputes that do not fall under the jurisdiction of the above mediation bodies.
- Austrian Financial Market Authority (FMA) for all banking transactions. Detailed information regarding complaints can be found on the FMA's website at http://www.fma.gv.at (Complaints and Consumer Inquiries).

The aforementioned dispute resolution channels do not, of course, affect the customer's right to assert their civil rights.