



ERIK PENSER BANK

Information regarding Erik Penser Bank AB's complaints procedure

Erik Penser Bank strives to develop new banking services and products. An important part of this development is the handling of eventual complaints and dissatisfactions regarding our services and products.

The easiest and fastest way to handle your complaint is to turn directly to your adviser or the involved department within the bank.

The bank will usually need to investigate your case by looking through the materials, phone records etc, in order to assess details and reasons of your dissatisfaction.

If you are dissatisfied with the response that you have received, you are always entitled to refer to the Complaint Manager of the bank directly in English who will investigate the matter again and will give you the final response. You can either send an email to klagomal@penser.se or send a letter by post to:

Erik Penser Bank
Klagomålsansvarig
Box 7405
103 91 Stockholm, Sweden

Please explain the reason of your dissatisfaction and details regarding the previous investigation. Thereafter you will get the written confirmation that your complaint has been received and, if relevant, additional questions in order to make a proper investigation. Thereafter you will receive the final response in written form.

If you are a consumer you can always contact the Swedish Consumers' Banking and Finance Bureau which provide consumers with independent information and advise. Please find the contact details below:

Konsumenternas Bank- och finansbyrå
Website: <https://www.konsumenternas.se/>
Email: [Kontakta_oss \(konsumenternas.se\)](mailto:Kontakta_oss@konsumenternas.se)
Address: Box 242 23, 104 51 Stockholm, Sweden



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If you, as a consumer, are dissatisfied with the final response you have received (at any stage of the process) you can contact the Swedish General Complaints Board (ARN) which will free of charge try your dispute between you, as a consumer, and the bank. Please find the contact details below:

Website: www.arn.se

Email: arn@arn.se

Address: Box 174, 101 23 Stockholm, Sweden

Please note that your claim must have been received by ARN within one year (12 months) of you submitting your first complaint to the bank.

In the event you wish to file your complaint by other means, you may refer to the online dispute resolution body of the European Commission. You can submit your complaint via following link:

<https://ec.europa.eu/consumers/odr/main/index.cfm?event=main.home.chooseLanguage>