

Regulatory Mediation Mechanisms

Country	Regulator Mediation Mechanism	Type of Clients
Austria	<p>If a disagreement persists following the response provided by SG services, client may refer the matter, free of charge, to:</p> <p>the independent Joint Conciliation Board of the Austrian Banking Industry (unabhängige Gemeinsame Schlichtungsstelle der österreichischen Kreditwirtschaft) by sending the request:</p> <ul style="list-style-type: none"> o by using the form on the website: Anfrage - Bankenschlichtung Österreich (https://www.bankenschlichtung.at/anfrage.html) o or via mail to: Wiedner Hauptstraße 63, A-1045 Vienna (Austria) o by e-mail: office@bankenschlichtung.at <p>the customer ombud for the financial services sector (Ombudsstelle für Kunden der Finanzdienstleistungsbranche) by sending the request:</p> <ul style="list-style-type: none"> o by e-mail: fdl.ombudsstelle@wko.at <p>As a last resort, client may also refer the matter to the Austrian Financial Market Authority (FMA). The FMA take up complaints after clients have been through the complaint's procedure with SG itself. Client may submit complaints to the FMA:</p> <p>By using the form on the website: Enquiries and Complaints (fma.gv.at) (https://webhost.fma.gv.at/RequestsAndComplaints/Complaint)</p> <p>Or via mail to: Finanzmarktaufsicht – Verbraucherinformation & Beschwerdewesen, Otto-Wagner-Platz 5, A-1090 Vienna (Austria)</p> <p>By telephone: +(43-1) 249 59 – 3444</p>	All clients
Belgium	<ul style="list-style-type: none"> i) The Agreement, including any non-contractual obligations arising out of or in connection therewith, will be governed by the laws of Belgium. ii) The Client and the Bank irrevocably submit to the jurisdiction of the courts of Brussels, Belgium. iii) The Client may submit a complaint in accordance with the complaint procedure of the Bank. Information regarding the relevant complaints' procedure can be obtained from the Bank. In addition, in the event of a dispute with the Client or if the Bank is unable to meet the Client's enquiry concerning the execution of a loan agreement or a cross-border payment for a maximum amount of EUR 50.000, the Client may escalate the request to the Belgian Ombudsfin: <p>Ombudsfin ASBL, North Gate II, Boulevard du Roi Albert II, 1000 Brussels, Belgium, Tel. 02/545.77.70 – Fax 02/545.77.79, Ombudsman@Ombudsfin.be.</p>	All clients
Brazil	Banco Central do Brasil (Central Bank of Brazil) : Reclamação contra bancos e outras instituições	All clients

Canada	Financial Consumer Agency of Canada (Financial Consumer Agency of Canada - Canada.ca) Ombudsman for Banking Services and Investments (OBSI chosen as sole ombudsman for banking complaints in Canada - OBSI)	Retail clients of the banking entity in Canada Non-individual clients
China	None	N/A
Germany	Ombudsmann der privaten Banken (bankenombudsmann.de)	All clients
Hong Kong	Financial Dispute Resolution Centre - Welcome (fdrc.org.hk)	All clients
India	Reserve Bank of India (Banking Business) (LINK) Online Resolution of Disputes Portal (Securities Business) (LINK)	All clients
Italy	The banking and financial ombudsman is ABF Home page Sito dell'Arbitro Bancario Finanziario the dispute resolution bodies can be found here: Consumer Redress in the EU - Consumer Redress in the EU	Retail clients
Poland	Rzecznik Finansowy/ Financial Ombudsman – supports customers in disputes with financial market entities.	Retail clients
Japan	Japanese Bankers Association/一般社団法人全国銀行協会 (Banking Business) (LINK) The Insurance Ombudsman Association/一般社団法人保険オブズマン (Insurance Business) (LINK) Japan Financial Services Association/ 日本貸金業協会 (Money lending Business) (LINK) Financial Instruments Mediation Assistance Center/特定非営利活動法人証券・金融商品あっせん相談センター (Financial Instruments Business) (LINK)	All clients
Korea	Financial Services Commission (FSC), Financial Supervisory Service (FSS) - e-Financial Complaint Center/e-금융민원센터 (LINK) Korea Exchange – Complaints Center (민원센터 이용안내) Korea Financial Investment Association (KOFIA) (LINK)	All clients
Singapore	The Financial Industry Disputes Resolution Centre (FIDReC) (LINK)	All clients
Spain	CNMV - Complaints (for claims relating to investment services) Complaints - Services - For the public - Banco de España (bde.es) (for banking services)	All clients
Switzerland	Complaint - Bankingombudsman	All clients
Taiwan	Financial Ombudsman Institution/財團法人金融消費評議中心 (LINK)	Financial consumer (as defined under Art.4 of Financial Consumer Protection Act)
UK	Financial Ombudsman Service: our homepage (financial-ombudsman.org.uk)	FOS eligible complainants (as defined under FCA DISP rules)

USA	None	N/A
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