

Bank of America Europe Designated Activity Company – Milan Branch Complaints Handling Process for banking and financial products and services

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Dear client

Bank of America Europe Designated Activity Company Milan Branch (the Bank) is committed to the highest ethical and professional standards and to always provide its services to your fullest satisfaction.

In the event of issues please contact your dedicated service director.

How to file a complaint?

Should the issue not be resolved you can contact our Complaints Handling Function (“Ufficio Reclami”).

The Complaints Handling Function is responsible for monitoring, investigating and resolving complaints received by the Bank and ensuring client communication on progress and action steps is sent to the client.

To file a complaint with the Bank Complaints Handling Function, please refer to:

Bank of America Europe Designated Activity Company - Milan Branch

Registered Office: Via Manzoni, n. 5 – Milano (Italy)

Email: ufficio.reclami@bofa.com

Certified email address: 3380bofamilan@legalmail.it

Telephone: +39 02655301 Fax: +39 0265530330

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Any complaints have to concern a business relationship with the Bank of America Europe Designated Activity Company Milan Branch. A complaint can be submitted at any time unless it refers to a claim that has been time barred at the time of filing. There is no threshold defined to prevent submission of a client complaint.

The Complaints Handling Function of the Bank will review the complaint. The Bank will respond including the results of the investigation as well as where necessary the steps that will need follow to resolve the matter and the time period which those will be taken.

If no resolution of the issue can be achieved or it is in your view not possible to resolve the matter by using this process, you have the option to address this via alternative dispute resolution.

More specifically, if the Bank does not reply to the Client's complaint within sixty (60*) days from the relevant receipt or if the Client disagrees with the Bank's reply, the Client may address the complaint to the Italian alternative dispute resolution body (the Arbitro Bancario Finanziario – "ABF") through the ABF website, (www.arbitrobancariofinanziario.it) provided that: (a) your dispute does not refer to a claim that has been time barred at the time of filing b) the value of the claim falls within € 200,000.00 and (c) the petition is filed within 12 months from the first complaint.

**(fifteen (15) days in case of complaint related to a payment service)*

Report on the management of complaints relating to banking and financial products and services received by Bank of America Europe Designated Activity Company Milan Branch:

- During 2022, no complaint was received