Raiffeisenlandesbank
Niederösterreich-Wien

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Complaint Management

Raiffeisenlandesbank Niederösterreich-Wien AG

RAIFFEISENLANDESBANK NIEDERÖSTERREICH-WIEN AG, Friedrich-Wilhelm-Raiffeisen-Platz 1, 1020 Vienna (hereinafter referred to as 'RLB AG')

Procedure for the fair and prompt handling of complaints in accordance with Section 39e of the Banking Act (BWG) and Article 26 of the Delegated Regulation on Organisational Requirements for Investment Firms (DelV (EU) 2017/565), as well as Section 97 of the Payment Services Act 2018 (ZaDiG 2018)

Our philosophy

As an advisory bank for our clients, we always strive to provide them with the best possible support and service in relation to their concerns, wishes and needs in all aspects of banking.

We are committed to maintaining a high standard of service and advisory quality, which we not only apply to you but also strive to improve continuously.

Unfortunately, however, there may be the odd instance where a client is not entirely satisfied with the service we have provided.

In such cases, we ask customers to bring these shortcomings to our attention, as this is the only way we can improve our future partnership with them. We value this feedback as an important source of information for continuously improving the quality of our service.

Overall responsibility for complaints management lies with the Executive Board of RLB AG. A central complaints office is responsible for the operational handling of complaints. Compliance, the internal audit department and the external auditor monitor adherence to procedures, and regular reports on complaints are submitted to the Executive Board.

All complaints are recorded and documented centrally; data such as the number of complaints, processing time, categories and causes are collected. Complaints are systematically analysed to identify recurring causes. These analyses are used to devise improvement measures, which are then regularly reviewed for effectiveness. The results are reported to the Executive Board on a quarterly basis.

All complaints are handled objectively, impartially and transparently. They are processed independently of the organisational units concerned. Customers may also submit complaints anonymously or via independent bodies.

All complaints, as well as the measures taken, are fully documented and stored in accordance with legal requirements. Decisions are justified in a manner that is transparent and comprehensible.

Should a customer wish to raise a complaint with us regarding the investment advice we have provided or the securities transactions they have carried out with us, we set out below the channels through which they can do so and, above all, how we will handle their feedback and work towards a mutually satisfactory solution.

In accordance with Section 39e of the Austrian Banking Act (BWG), Article 26 of Delegated Regulation (EU) 2017/565 and Section 97 of the Austrian Investment Services Act 2018 (ZaDiG 2018), we are required to establish and continuously apply effective and transparent procedures for the appropriate and prompt handling of complaints from our clients.

Definitions

Customer: any natural or legal person for whom we provide banking or investment services or ancillary services, or any natural or legal person in respect of whom we have pre-contractual obligations. Note: The complaint procedures set out above also apply to non-customers or potential customers in the context of establishing a business relationship.

Complaint: In accordance with Article 5(1)(4) of the VERA Regulation, we define a 'complaint' as an 'expression of dissatisfaction' directed by a natural or legal person at a credit institution in connection with the provision of a banking service, an investment service, a payment service or the issuance of e-money (the full text of the legal provision can be found in the Annex)

Complaints are accepted at our branches or at head office during our opening hours.

- By telephone: The customer advisor can also be contacted by telephone during the support hours agreed with the customer, using the telephone number provided to the customer.
- In writing:
  - By post to our address: Raiffeisenlandesbank Niederösterreich-Wien, Friedrich-Wilhelm-RAIFFEISENPLATZ 1, 1020 Vienna, Sales Service Lower Austria-Vienna.
  - By email to our email address beschwerden-wien@raiffeisenbank.at, or to your customer advisor's email address.
  - Via the website using the complaints form: https://www.raiffeisen.at/noew/rlb/de/meine-bank/raiffeisen-bankengruppe/beschwerdemanagement.html
- Alternative channels for lodging complaints: Alternatively, complaints may also be submitted to the Joint Arbitration Board of the Austrian Banking Industry (GSK), A-1045 Vienna, Wiedner Hauptstraße 63, www.bankenschlichtung.at; to the Arbitration Board for Consumer Transactions (www.verbraucherschlichtung.at); the Financial Market

Authority (FMA), A-1090 Vienna, Otto-Wagner-Platz 5, www.fma.gv.at/beschwerde-und-ansprechpartner, or the European Commission's online dispute resolution platform (for complaints relating to online sales contracts or online service contracts) – http://ec.europa.eu/consumers/odr/.

Should the matter not be resolved to the customer's satisfaction, they may also bring a civil action.

Complaints relating to the Bitpanda partnership

Customers may submit complaints relating to services provided under the Bitpanda partnership to Raiffeisenbank via the channels described above. Customers may also contact the Raiffeisen Service Centre's 'Mein Elba' hotline on 01 33701 4800. Raiffeisenbank is working in collaboration with Bitpanda to resolve the matter. We would also like to draw your attention to Bitpanda's complaints procedures.

Content of the complaint

We ask customers to provide us with all the details of the case known to them (e.g. order number, custody account number, account number, etc.) when submitting a complaint that relates specifically to a transaction, so that we can clarify and resolve the matter promptly.

If a complaint cannot be resolved satisfactorily by the customer adviser, it will be escalated to higher levels (e.g. team management, regional management/department management, divisional management and, where applicable, the complaints management team). Complaints are not decided exclusively by the unit originally involved.

Resolution of the complaint

We always endeavour to resolve a complaint as quickly as possible. If, following receipt of the complaint, it is not possible to resolve it within one banking day, the customer will be informed of the date by which we will provide an update on the progress or the final resolution of the complaint.

Should this not be possible, the customer will receive a response no later than 15 working days from receipt of the complaint. In cases involving particularly complex issues or exceptional circumstances requiring a longer processing time, we will keep customers informed. For complaints regarding payment services under the Payment Services Act (ZaDiG), the final response will be provided within 35 days at the latest.

Customers will be informed of the status of their complaint, as well as of any delays. The final decision will be communicated clearly and comprehensibly.

All complaints, as well as records of the measures taken to resolve them, are also retained accordingly.

Complaints under the PRIIPs Regulation

Complaints regarding Key Information Documents (KIDs) produced by Raiffeisenlandesbank Niederösterreich-Wien under the PRIIP Regulation may – in addition to the channels described above – also be addressed to us via the email address priip-beschwerden@raiffeisenbank.at.

For complaints regarding KIDs that were not prepared by us but are used in the advisory process, the channels described above are also available. In all cases, we endeavour to resolve a complaint as quickly as possible. Should it not be possible to resolve the complaint within one banking day of its receipt, the customer will be informed of the date by which we will provide them with an update on the progress or the final resolution of the complaint.

Annex – Section 5(1)(4) of the VERA Regulation

§ 5(1) Credit institutions must structure the risk statement in accordance with § 74(1) of the Banking Act (BWG) in line with the following annexes: [...]

4. Annex A3g, provided that the credit institution is not authorised to carry out banking transactions in accordance with Section 1(1)(13), (13a) or (21) of the Banking Act (BWG); a complaint within the meaning of Annex A3g is any expression of dissatisfaction made by a natural or legal person in connection with the provision of

a) a banking service in accordance with Section 1(1) of the Banking Act (BWG), with the exception of banking transactions in accordance with Section 1(1)(13), (13a) and (21) of the Banking Act (BWG),

(b) an investment service pursuant to Section 1(3) of the Securities Supervision Act 2018 – WAG 2018, Federal Law Gazette I No. 107/2017,

(d) a payment service in accordance with Section 4(3) of the Payment Services Act 2018 – ZaDiG 2018, Federal Law Gazette I No. 17/2018,

e) the issuance of e-money in accordance with Section 1(1) of the E-Money Act 2010, Federal Law Gazette I No. 107/2010, to a credit institution reporting in accordance with this subparagraph.

Raiffeisenlandesbank
Niederösterreich-Wien

Contact
Raiffeisenlandesbank Niederösterreich-Wien
Friedrich-Wilhelm-Raiffeisenplatz 1
1020 Wien
Tel.: +43 5 1700-1700
E-Mail: info@raiffeisenbank.at
http://www.raiffeisenbank.at