

## CUSTOMER SERVICE

As an Electronic Money institution, UNNAX has a Customer Service in accordance with the provisions of Order ECO/734/2004, of 11 March, on customer care departments and services and the customer ombudsman of financial institutions (the "**Order ECO/734/2004**") and in the Supervisory Guide on the criteria for the organisation and operation of the customer services of institutions supervised by the Banco de España (the "**Guide**").

The Customer Service Department is available for you to file a complaint in the event that you consider that UNNAX has failed to comply with any of its obligations in the provision of its services.

Although below we will tell you how to submit your complaint to the Customer Service, [here](#) you can find the Regulation that regulates it.

### How can you contact UNNAX to file a complaint?

UNNAX Customer Service has the following communication through which you can make your complaint and/or query:

- **E-mail:** [atencionalcliente@unnax.com](mailto:atencionalcliente@unnax.com)
- **Telephone:** 935.995.342. Contact hours will be from Monday to Friday from 9h to 18h.
- **Postal address:** Plaza de Europa, 22-24, Planta 4, 08902, Hospitalet de Llobregat (Barcelona).

UNNAX will respond to all issues raised by you on paper or other durable medium, within a sufficient time and at the latest within fifteen (15) working days of receipt of the complaint.

In exceptional situations, if a response cannot be provided within fifteen (15) working days for reasons beyond the control of UNNAX, an interim response will be sent to you, clearly stating the reasons for the delay in responding to the complaint and

specifying the deadline by which you will receive the final response, but in no case shall the deadline for receipt of the final response exceed thirty (30) working days.

## **Banco de España Complaints Service**

If the response you receive from Unnax is not satisfactory, you can lodge a complaint with the authority that supervises UNNAX's compliance with all its obligations as an e-money institution, the Banco de España.

You can submit your complaint to the Banco de España by various means:

### **In person**

At the following address:

Banco de España  
Department of Entity Conduct  
C/ Alcalá  
48, 28014 Madrid

### **Through the internet**

Through the [Banco de España Customer Banking Portal](#) in the [Online Complaints](#) section.

In such cases, the competent authority must inform you, in its response to your complaint, of the existence of the alternative dispute resolution procedures, without prejudice to the right to bring a claim before a court in accordance with Spanish procedural law.

## **Reference standards**

In compliance with the provisions of article 9 of Order ECO/734/2004, of 11 March, on customer service departments and services and the customer ombudsman of

financial institutions, here is a list of the regulations governing the obligations of UNNAX in terms of transparency and protection of its customers.

### **Payment Services**

- Order EHA/2899/2011, of 28 October, on transparency and customer protection in banking services.
- Royal Decree-Law 19/2018, of 23 November, on payment services and other urgent financial measures.
- Order ECE/1263/2019 of 26 December on transparency of conditions and information requirements for payment services.

### **Customer Services**

- Order ECO/734/2004 of 11 March (B.O.E. of 24 March), on Service Departments and Services and the customer ombudsman of financial institutions.
- Guide on the criteria for the organisation and operation of the customer service departments of institutions supervised by the Banco de España.

### **Customer protection and other consumer protection legislation**

- Law 22/2007 of 11 July 2007 on distance marketing of consumer financial services.
- Order EHA/1718/2010, of 11 June, on the regulation and control of the advertising of banking services and products.
- Order EHA/2899/2011, of 28 October of the Ministry of Economy and Finance (B.O.E. of 29 October), on transparency and customer protection in banking services.
- Banco de España Circular 5/2012 of 27 June (B.O.E. of 6 July), to credit institutions and payment service providers, on transparency of banking services and responsibility in the granting of loans.

- Law 3/2014, of 27 March, which amends the revised text of the General Law for the Defence of Consumers and Users and other complementary laws, approved by Royal Legislative Decree 1/2007, of 16 November.