



REPORT ON COMPLAINT HANDLING ACTIVITIES

YEAR 2025

The provisions of the Bank of Italy of 29 July 2009 concerning the "Transparency of banking and financial transactions and services – Correctness of relations between intermediaries and customers" envisage, on the subject of complaints, the annual preparation and publication of "**a report on complaint-handling activities and related data**".

Complaints received by Oaklins Italy are processed by BANCO BPM's Complaint structure, and this allows:

- **unambiguous, careful and timely handling of the requests received;**
- the monitoring of compliance with the response times set out in the regulations, in the belief that **speed of response is an essential lever in relations with customers;**
- the **pursuit of customer satisfaction and trust.**

Some information regarding the Complaint Handling Process and some detailed data on the activities carried out in 2025 are given below.

BANCO BPM's Complaint structure is dedicated to receiving and handling complaints submitted by Customers¹ of Oaklins Italy.

You may alternatively use one of the following methods to submit a written complaint:

- 1) **Online or by email:** in the "Complaints" section on the Oaklins Italy website, by completing the relevant form or by writing to reclam@bancobpm.it;
- 2) **By letter:** delivered by hand in exchange for a receipt at any of the Banco BPM Group Branches; by ordinary mail or preferably by registered letter with acknowledgement of receipt to the address BANCO BPM Ufficio Reclami Via Polenghi Lombardo 13 26900 Lodi;
- 3) **By certified email,** using the address reclami@pec.bancobpm.it.

For information on lodging complaints and the procedures for initiating alternative dispute resolution, please visit the "Complaints" page on the Oaklins Italy website.

Complaint response times are 60 days from receipt, for complaints relating to banking transactions/services and investment services.

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No complaints were received or processed during 2025.

¹ Customers' interaction with the personnel in charge of handling complaints is free of charge, except for the costs normally associated with the means of communication used, provided these are permitted by law, as per the Bank of Italy's Transparency Provisions of 29/7/2009 and updates (section XI paragraph 3).