

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**”.

The issue of complaints is of great importance to BANCA AKROS. One of the cornerstones of the corporate strategy is to **listen to and resolve problems reported by customers**. Complaints are also an important **source of information on possible areas of concern**. They allow us to remove possible inefficiencies, improve the quality of services offered and re-establish or develop the relationship with the Customer, limiting possible reputational risks.

Complaints received by BANCA AKROS 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 BANCA AKROS. 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 BANCA AKROS 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 BANCA AKROS website.

The complaint response time is 60 days from receipt if the complaint is related to banking transactions/services and investment services; 45 days if the complaint is related to insurance products; 15 working days (as per Article 101 para. 2 of EU Directive 2015/2366 (PSD2)) if the complaint is related to payment services.

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In 2025, five complaints were **received** by BANCA AKROS, of which two related to banking products and services and three to investment services.

In 2025, four complaints were processed², of which one related to banking products/services and three related to investment services all of which were "rejected". The **processing time** was seven days for banking complaints and three days for complaints relating to investment services.

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).

² The number of complaints processed may not include cases received in the final weeks of 2025 and resolved in 2026.