



Reporting a complaint

Our goal is to provide you with the highest possible quality of service. If, however, you are not satisfied with any aspect of our service, there are several ways in which we may assist you:

1. Reporting a complaint to Hapoalim (Switzerland) Ltd, Luxembourg Branch

You may report your complaint in writing by post or email to the attention of the Compliance Department at the following address:

**Hapoalim (Switzerland) Ltd
Luxembourg Branch
Compliance Department
7, rue de la Chapelle, B.P. 703
L-2017 Luxembourg
Email: client_complaint@bhmail.lu**

The complaint shall reference your contact details, account number and include a description of the facts and the reason of the complaint.

You will receive within 10 days a written acknowledgement of receipt of your letter including the name and contact details of the person who is in charge of your file.

The Bank undertakes to ensure that complaints will be answered within one month from the date of receipt. If this time frame cannot be respected, the Bank will inform you of the reasons for the delay and give an indication as to when the complaint is expected to be resolved.

2. Escalating your complaint

If, despite the Bank's efforts, you are not satisfied with the Bank's response, you may escalate your complaint in writing to the Branch Manager:

**Hapoalim (Switzerland) Ltd
Luxembourg Branch
Attn. Branch Manager
7, rue de la Chapelle, B.P. 703
L-2017 Luxembourg**

To help us ensure the best possible follow-up, please indicate the reference information of the letter of response that you received from the Compliance Department.

3. Filing a request for an out-of-court resolution with the Commission de Surveillance du Secteur Financier (CSSF)

In the event that you are not satisfied with the response given by the Branch Manager or if you have not received a response in due course, you may file your request for an out-of-court complaint resolution procedure with the financial markets regulator in Luxembourg, Commission de Surveillance du Secteur Financier (CSSF) in accordance with the provisions of the CSSF Regulation N° 16-07

(see https://www.cssf.lu/fileadmin/files/Lois_reglements/Legislation/RG_CSSF/RCSSF_No16-07eng.pdf).

The request must be filed with the CSSF in writing (by post, fax, email or online on the website of the CSSF) within one year after you have filed your complaint with the Bank. Detailed information on the procedure to file the request may be found on the website of the Commission de Surveillance du Secteur Financier (CSSF) at the following address:

<http://www.cssf.lu/en/consumer/complaints/>

The contact details of the CSSF are the following:

**Commission de Surveillance du Secteur Financier
Département juridique II
110, route d'Arlon
L-1150 Luxembourg
Tel.: (+352) 26251-2574 or (+352) 26251-2904
Fax: (+352) 26 25 1 – 601
Email: reclamation@cssf.lu**