

## **CLIENT FEEDBACK HANDLING AT EVLI BANK**

Evli Bank has specified guidelines and procedures for handling client feedback. The objective of these guidelines and procedures is to handle client feedback in a consistent and appropriate manner according to the current regulations.

An efficient client feedback process is an essential part of Evli Bank's well-managed, successful business operations. Clients are entitled to have their feedback processed effectively, fairly, and without delay. Client feedback also provides Evli Bank with important information about the quality of the services and client satisfaction and helps Evli to develop the services and processes further.

Clients can give feedback to Evli Bank primarily by contacting their own asset manager or contact person at Evli. Clients may also give feedback by contacting the Investor Service. Clients may choose to give feedback verbally or in writing by telephone, e-mail, letter or at client meetings.

We seek to process customer complaints primarily when contacted by the client. If this is not possible, we will direct the complaint to the business unit in question for further processing. Our goal is that customer complaints are processed and replied to as quickly as possible and within a week from receiving the complaint, if possible. If it is not possible to process and resolve a complaint within a week of its reception, the client will be notified of the processing delay. Clients are entitled to request a person independent of the subject of the complaint to take responsibility for the processing and resolution of the complaint. Clients may receive information on the processing of their complaint by contacting their contact person or the Investment Service.

Client feedback and the measures taken to process them are recorded for the purposes of reliable post-monitoring. The management of Evli Bank is also provided regular reports on the customer feedback received. Agreements between Evli Bank and its customers and any disputes arising from these shall be governed by the laws of Finland. Should there be any disputes between Evli Bank and a retail client that cannot be settled through mutual negotiation, the client may, instead of taking the matter to court, take the case to the Finnish Securities Complaint Board or the Consumer Disputes Board.

Finnish Financial Ombudsman Bureau  
Porkkalankatu 1, FI-00180 HELSINKI  
+358 (0)9-6850 120  
[info@fine.fi](mailto:info@fine.fi)

The Consumer Disputes Board  
Hämeentie 3, P.O. Box 306, FI-00531 HELSINKI  
+358 (0)29-566 5200-1000  
[kril@oikeus.fi](mailto:kril@oikeus.fi)