

How We Handle Your Complain

We want all customers to be happy with the service we offer but always welcome feedback if that is not the case. If you do have cause to complain we will do everything we can to resolve matters quickly and to our mutual satisfaction.

Making a Complaint

As a first step, you should contact your Relationship Manager (by phone at 0687418440) who will try to resolve any concerns you may have as quickly as possible.

Alternatively, you can contact us in one of the following ways:

By Telephone: **0687410437**

By Email: **if applicable reclami@westernunion.com**

By Post: **Western Union International Bank GmbH - sede italiana**

via Virgilio Maroso, 50

00142 Roma

Our Complaints Procedure

We will always try and resolve your concerns as quickly as possible. We will send you a written acknowledgement within five business days. This will set out our understanding of the issues you have raised and will contain the name and contact details of the person dealing with the complaint.

We aim to resolve most complaints within 15 working days. Although if we have not been able to do this, we will contact you regularly to keep you informed of progress.

As soon as we have established all the facts and completed our investigation, we will provide you with a final response which will set our findings and explain our final position. Our final response will also include, if applicable, details of your right to contact your local governmental office, should you remain dissatisfied with our investigation or the outcome of your complaint.

With regard to banking and financial products and services, if the customer does not find the response satisfactory or if the response is not sent within the deadline, you can contact the **Ombudsman (ABF – Arbitro Bancario Finanziario)** within the limit of € 100,000 if the claim involves the demand for a sum of money and, without any amount limit, in all other cases, and if not more than 12 months after submission of the complaint to the Bank.

Western Union Business Solutions | via Virgilio Maroso n. 50 00142 Roma
Numero di telefono: 0039 06 87410 437 | Italia@westernunion.com | business.westernunion.it

© 2018 Western Union Holdings, Inc. Tutti i diritti riservati.

Western Union Business Solutions è una linea di business di The Western Union Company e offre servizi in Italia attraverso Western Union International Bank GmbH, succursale italiana (di seguito "Western Union Business Solutions"), totalmente detenuta da Western Union.

Western Union International Bank GmbH, succursale italiana, con sede a Roma (00142), Via Virgilio Maroso n. 50, codice fiscale, partitiva IVA e numero di registrazione presso il Registro delle Imprese di Roma 13068651002, iscritta all'Albo degli Istituti bancari come succursale di banca comunitaria tenuto presso la Banca d'Italia con il numero 3446, è la sede secondaria di Western Union International Bank GmbH, una società di diritto austriaco, con sede legale a Schubertring 11, A-1010 Vienna, Austria, capitale sociale di € 12.000.000, avente come socio unico, e quindi soggetta all'attività di direzione e coordinamento di, Western Union Overseas Limited, iscritta presso il Registro delle Imprese austriaco con il numero 256184t e iscritta presso l'albo delle banche tenuto presso l'Autorità di Vigilanza Austriaca («Österreichische Finanzmarktaufsicht»).

In the event that the Customer wishes to file a complaint regarding investment services and activities, the Customer may refer the dispute to the **ACF (Arbitro Controversie Finanziarie)** for disputes concerning diligence, correctness, disclosure and transparency requirements for investors (in the exercise of the activities regulated in Part II of Legislative Decree No. 58/98, provided that the Client is not a qualified counterpart or client classified as a professional pursuant to Legislative Decree 58/98).

The Customer may contact ACF provided that: (i) he has previously filed a complaint with the Bank on the same facts, to which the Bank has been given an express reply, or has been submitted more than 15 days after its submission, without the Bank notifying the Client of its determination; (ii) no more than one year has elapsed since the date of submission of the complaint to the Bank; (iii) other disputes over the same facts are not pending.