

# Complaints-Handling

06/ 2026

## INFORMATION CONCERNING COMPLAINTS-HANDLING

### 1. General Information

Bank Winter & Co. AG („**Bank Winter**“) always endeavours to offer best possible services concerning all issues relating to banking business. In case of any reason for a complaint nevertheless, Bank Winter will treat this matter immediately.

A complaint is any expression of dissatisfaction addressed to a credit institution by a natural or legal person in connection with the provision of a banking service, an investment service, a payment service or the issuance of electronic money<sup>1</sup>.

Clients can file their complaint either personally or by telephone, fax, postal service or via e-mail directly to the respective account manager as well as to the responsible compliance-officer. Contact details of the compliance-officer are as follows:

e-mail: compliance@bankwinter.com

postal address: Bank Winter & Co. AG  
Att. Compliance Department  
Singerstrasse 10  
A-1010 Vienna

phone: +43 1 51504 - 283

fax: +43 1 51504 - 200

We kindly ask you to take notice of our banking hours and bank holidays which are published on our website.

Any complaints submitted to your account manager shall be forwarded to the compliance-officer for further processing as long as the matter is not yet satisfactorily completed.

Please note that your complaint and the processing of such will not incur any costs for you.

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<sup>1</sup> § 5 Abs 1 Z 4 VERA-V

## 2. Procedure

### 2.1. No proper complaint reason

Please note, that Bank Winter is obliged to fulfil diverse legal regulations and therefore the implementation of these rules is not a proper reason for a complaint.

Complaints regarding the following issues are generally impermissible:

- matters in which a (court) proceeding is pending; or
- matters in which already a (court) decision or ruling has been delivered.

### 2.2. Required Data

In order to settle your complaint to your full satisfaction as soon as possible we kindly ask you to provide us with all relevant details when lodging the complaint:

- account details;
- contact details;
- details concerning the transaction;
- details stating the reason for complaint; and/or
- details of the general issue on which the complaint is based on

in an objective and clear manner.

Please note that it might be necessary to release Bank Winter from the banking secrecy towards any third person who will assist you in this matter. Otherwise Bank Winter is not permitted to give any information to third persons.

### 2.3. Settling of complaints

Upon receipt of your complaint the compliance-officer will send you a confirmation in writing without undue delay including – if necessary – a notice of a period of time when the settling of this matter can be expected. Bank Winter is always endeavoured to settle your complaints as soon as possible (within 15 working days). In case of highly complex issues we kindly ask for your understanding, if the complaints-handling process takes a longer period of time.

Your complaint will be registered and processed internally in our system to ensure a correct documentation of our processing steps. Within the internal follow-up of complaints-handling all employees concerned will be questioned as well as all relevant data and information will be collected and analysed in order to take the appropriate decision resp. next steps.

You will be informed on our final decision immediately in writing. In case Bank Winter is not able to settle the complaint to your fullest satisfaction, the reasons for the decision will be explained to you in detail.

### **3. Further options**

If the final decision of Bank Winter does not fully satisfy your demand, you have the possibility to maintain your complaint by forwarding the issue to one of the following institutions:

- Gemeinsame Schlichtungsstelle der Österreichischen Kreditwirtschaft (GSK),  
A-1045 Vienna, Wiedner Hauptstraße 63, Fax: +43 5 90 900 118337,  
[www.bankenschlichtung.at](http://www.bankenschlichtung.at), [office@bankenschlichtung.at](mailto:office@bankenschlichtung.at); or
- Schlichtung für Verbrauchergeschäfte,  
A-1150 Vienna, Flachgasse 30/2. OG, Fax: +43 1 890 63 11 99  
[www.verbraucherschlichtung.at](http://www.verbraucherschlichtung.at), [office@verbraucherschlichtung.at](mailto:office@verbraucherschlichtung.at); or
- Österreichische Finanzmarktaufsicht,  
zH Verbraucherinformation & Beschwerdewesen,  
A-1090 Vienna, Otto-Wagner-Platz 5  
<https://www.fma.gv.at/beschwerde-und-ansprechpartner/>,  
Tel.: +43-1 249 59 - 3444; or
- an ordinary court.