

TRANSPARENCY OF BANKING AND FINANCIAL SERVICES TRANSACTIONS
CORRECTIONS OF THE RELATIONSHIPS BETWEEN INTERMEDIARIES AND CLIENTS

REPORT ON THE ACTIVITIES FOR MANAGING COMPLAINTS RECEIVED IN 2022

The Supervisory Instructions of the Bank of Italy issued on July 29, 2009 and subsequent modifications and supplements regarding the "Transparency of banking and financial services transactions" require the preparation of an annual report on the activity for the management of complaints relating to banking and financial services transactions.

This provision takes on significant importance in that by analysing complaints it is possible to identify areas where the quality of the service offered can be improved and to take all necessary action to ensure correct relations with customers, containing any operational, reputational and legal risks.

In this context, it is reported that in the period between **1st January 2022 and 31 December 2022**, BFF Bank S.p.A. (the "**Bank**") received no. 4 complaints relating to the Deposit Account product.

Complaints by type of product	Number of complaints	% of total
Non-recourse purchases	0	-
Management	0	-
Online Deposit Account	4	100%
Transaction Services	0	-
Total	4	-

Outcome of complaints

Details of complaints management	Number of complaints	% of total
Accepted/Partially accepted	1	25%
Not accepted	3	-
Annulled	0	75%
Under examination at December 31, 2021	0	-
Total	4	100%

Moreover, none of BFF Bank S.p.A.'s customers has brought a case before the Banking and Financial Arbitrator.