

## Different means to transmit your claim to BLOM BANK FRANCE

In case of a commercial claim related to:

- a treatment error,
- a poor services' quality,
- an objection concerning the tariff,
- a denial of operations performance by a BLOM BANK FRANCE S.A. employee ;

the customer may first contact his/her regular interlocutor within BLOM BANK FRANCE S.A. to explain the issue. If the parties do not reach any agreement, the customer may directly inform the branch director.

If the proposed solution is not satisfactory, the customer also retains the possibility to send either a letter to the following address:

BLOM BANK FRANCE S.A.  
« Réclamation clients »  
21 avenue George V  
75008 PARIS

Or to send a mail to the following address: [reclamations@blomfrance.fr](mailto:reclamations@blomfrance.fr).

## Treatment delays

A reception notice will be transmitted to the customer within 10 working days following his/her complaint's reception. He/she will get an answer within two months following his/her complaint's reception. (ACPR Recommendation R-05 dated February 26<sup>th</sup> 2015).

## Mediation process:

**Only for Individuals outside the scope of their professional activity**

As a last resort, if no agreement is reached by using the above mentioned means, the customer may contact the Bank's Mediator.

BLOM BANK FRANCE designated for this role the French Banking Federation, an independent and impartial entity. The Mediator's mission is to reach an amicable settlement for the files submitted to it. The matter may be referred to the Mediator:

- Either by the customer or his representative;
- Or by BLOM BANK FRANCE, which shall obtain the customer's prior approval.

The referral file has to be transmitted by mail to:

Monsieur le Médiateur  
Ref. : BLOM BANK France  
CS 151 75422 PARIS Cedex 09

or via website « <http://www.lemediateur.fbf.fr/> »

The mediation process observes the guidelines written by the Charter of the French Banking Federation ([http://lemediateur.fbf.fr/wp-content/uploads/2016/06/Charte-FBF-médiation\\_062016.pdf](http://lemediateur.fbf.fr/wp-content/uploads/2016/06/Charte-FBF-médiation_062016.pdf)).

The Mediator shall settle the case within two months as of the date of receipt of the file. BLOM BANK FRANCE undertakes to answer as soon as possible the Mediator's solicitations, and to provide him with all of the elements enabling him to fulfill his mission in the best conditions and total independence, in a file including the customer and BLOM BANK FRANCE's respective positions.

- The Mediator is competent for the disputes pertaining to products and services offered to BLOM BANK FRANCE's individual customers, except for those which amicable settlement would be contrary to the law and those involving BLOM BANK FRANCE's general policy (service tariff, loan or credit interest rates, credit rejection decision) or the performances of the products linked to the markets general developments.
- The dispute may not be referred to the Mediator if a judicial action is brought, unless otherwise agreed upon by the parties, in such case, the Mediator shall return the file to the sender by explaining the motive of non-admissibility.
- The Mediator shall verify before accepting the file of a dispute that the means of amicable settlement on the branch level and on the BLOM BANK FRANCE's customer service department level has been exhausted. Failing which the Mediator shall return the file to BLOM BANK FRANCE's customer service department and inform the sender accordingly.
- The Mediator is bound to abide by the professional secret obligation.
- The Mediator's position does not legally bind the parties. The Mediator has an obligation of means i.e expand every effort to facilitate the settlement of disputes between BLOM BANK FRANCE and its customers. The Mediator undertakes to conduct these conciliation procedures with independence and impartiality while respecting utmost confidentiality towards third parties not concerned by the dispute.

The study of the file shall give rise after an exchange of information, to an amicable settlement proposal sent by the Mediator to the customer and BLOM BANK FRANCE. The return of such documents after acceptance of both parties enables the Mediator to close the file.

In the absence of the two parties' acceptance of the amicable settlement proposal within fifteen days, the Mediator may:

- Consider that the mediation attempt has failed and send a non-conciliation notification to each of the two parties. In such case, the file is deemed closed from the Mediator point of view.
- Prepare a new amicable settlement proposal if there is still hope of conciliation; the study of the new proposal follows the same rule as the initial proposal.
- The Mediator's position may be produced by each of the two parties before the court.
- The mediation procedure is free of charge for the customer.