

## Complaint handling at Crédit Mutuel Arkéa

### One ambition : to inspire confidence

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To achieve this, **rules of good conduct must be observed**,  
in particular that of putting **the interests of clients first**

#### How ?

In particular, by ensuring that complaints are dealt with fairly and efficiently.

### Cultivating a lasting relationship of trust

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Among the commitments made by the group, which stem from its Raison d'être and form the basis of its long-term strategy, is commitment number #4: ***"Commit to inclusion and cultivate a lasting relationship of trust with all our members and clients, from the most influential to the most vulnerable"***

## **Taking concrete action**

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To cultivate a relationship of trust with its members and customers, Crédit Mutuel Arkéa pays particular attention to the quality of its customer relations and customer satisfaction.

Crédit Mutuel Arkéa's Compliance and Permanent Control Department has defined a general framework for handling complaints within the group in order to guarantee the best possible protection of its customer's interests.

Each entity within the group that is in contact with customers defines, in an operational procedure, the practical arrangements for handling complaints within its structure on the basis of the group framework.

A community of practice for complaint handling brings together the heads of customer relations and compliance departments of the group entities that handle complaints on an annual basis to review regulatory developments and share best practices, experiences and tools

Finally, as a part of a process of continuous improvement in customer satisfaction, each entity carries out qualitative monitoring of complaints handled, thereby enabling the detection of any malfunctions and the taking of necessary measures to improve practices.

## **Responding to dissatisfaction**

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The information enabling claimants to file a claim is available at all times and free of charge. It must be clear, comprehensive and easily accessible.

As such, it is included in the contractual terms and conditions, in customer reception areas, where applicable, and on the entities' website.

Even though all entities within the group that are in contact with customers have a dedicated complaints handling unit, complainants may address their complaints to the contact person of their choice.

In order to best serve the interests of customers, each entity ensures that complaints are handled quickly and efficiently.

Finally, if the complainant is not satisfied with the response provided, they may have their complaint reviewed by the entity or appeal to an independent third-party mediator, who is responsible for proposing a conciliation solution and reaching an agreement between the parties to the dispute or providing a response.

## Monitoring the implementation of the framework

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The system governing the handling of claims at Crédit Mutuel Arkéa is subject to the Crédit Mutuel Arkéa Group's internal control system as defined in the internal control charter, and as such is subject to ongoing and periodic controls.

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