



Customer complaints and the Complaints Management Department of "Solaris SE, Sucursal en España"

"Solaris SE, Sucursal en España" makes available to its customers a Complaints Management Department to submit and resolve customer complaints. This [link](#) includes its regulation: "Complaints Management Department Regulation".

Complaints should first be addressed to the Complaints Management Department through any of the following communication channels:

1. Email address: reclamaciones@solarisgroup.com
2. Postal address: **Paseo de Recoletos 5. 28004 Madrid**

The Complaints Management Department shall process complaints within the following maximum periods:

- Fifteen business days in the case of complaints on payment services.
- One month if the complaint is related to anything other than payment services, when the complainant has the status of "consumer" according with regulation 07/2017 of November 2nd¹.
- Two months in the case where the complainant is not a "consumer" according with regulation 7/2017 of November 2nd¹, and the complaint is not related to payment services.

If the request is dismissed by the Complaints Management Department, or it is not attended within the maximum periods established, the complaint may be submitted to the consideration of the "Servicio de Reclamaciones del Banco de España" (more information on this [link](#)).

The regulatory framework on transparency and customer protection is listed below:

¹ Law 7/2017 of 2 November 2017 transposing into Spanish law Directive 2013/11/EU of the European Parliament and of the Council of 21 May 2013 on alternative dispute resolution in consumer matters.



- [Law 7/1998](#), of April 13, on general contracting conditions.
- [Law 44/2002](#), of November 22, on measures to reform the financial system, modified by Law 2/2011, of March 4, on sustainable economy.
- [Order ECO / 734/2004](#) of March 11, on Departments and Services of customer service and the customer ombudsman of financial institutions.
- [Law 22/2007](#), of July 11, on distance marketing of financial services for consumers.
- [Royal Legislative Decree 1/2007](#), of November 16, approving the revised text of the General Law for the Defense of Consumers and Users and other complementary laws.
- [Directive 2008/48 / EC](#), of the European Parliament and of the Council, of April 23, relative to consumer credit contracts and by which Directive 87/102 / EEC of the Council is repealed.
- [Order EHA / 1718/2010](#), of June 11, regulating and controlling the advertising of banking services and products.
- [Law 2/2011](#), of March 4, on Sustainable Economy.
- [Law 16/2011](#), of June 24, on Consumer Credit contracts
- [Royal Decree-Law 16/2011](#), of October 14 (B.O.E. of October 15), which creates the Deposit Guarantee Fund for Credit Institutions.
- [Order EHA / 2899/2011](#), of October 28 of the Ministry of Economy and Finance, on transparency and protection of banking customers.
- [Regulation \(EU\) 260/2012](#), of the European Parliament and of the Council, of March 14, which establishes technical and business requirements for transfers and direct debits in euros, and modifies Regulation (EC) 924/2009.
- [Circular 5/2012](#), of June 27, from the Bank of Spain, to credit institutions and payment service providers, on transparency of banking services and responsibility in granting loans.
- [Order ECC / 2502/2012](#), of November 16, which regulates the procedure for submitting complaints to the complaint services of the Bank of Spain, the National Securities Market Commission and the General Directorate of Insurance and Pensions.
- [Regulation \(EU\) 524/2013](#), of the European Parliament and of the Council, of May 21, 2013 on online dispute resolution in consumer matters and amending Regulation (EC) No. 2006/2004 and Directive 2009 / 22 / CE.
- [Law 3/2014](#), of March 27, which modifies the revised text of the General Law for the Defense of Consumers and Users and other complementary laws, approved by Royal Legislative Decree 1/2007, of November 16.
- [Order ECC/2316/2015](#), of November 4, on information obligations and classification of financial products.
- [Directive \(EU\) 2015/2366](#) of the European Parliament and of the Council, of November 25, 2015, on payment services in the internal market and amending Directives 2002/65 / EC, 2009/110 / EC and 2013 / 36 / EU and Regulation (EU) No. 1093/2010 and Directive 2007/64 / CE is repealed.
- [Law 7/2017](#), which incorporates into the Spanish legal system Directive 2013/11 / EU, of the European Parliament and of the Council, of May 21, 2013, on the alternative resolution of consumer disputes.



- [Royal Decree-Law 19/2017](#), of November 24, on basic payment accounts, transfer of payment accounts and comparability of fees and commissions
- [Royal Decree-Law 19/2018](#), of November 23, on payment services and other urgent measures in financial matters.
- [Order ECE / 228/2019](#), of February 28, on basic payment accounts, procedure for transferring payment accounts and requirements of comparison websites.
- [Royal Decree 164/2019](#), of March 22, establishing a free regime of basic payment accounts for the benefit of people in a situation of vulnerability or at risk of financial exclusion.
- [Circular 2/2019](#), of March 29, of the Bank of Spain, on the requirements of the Informative Document of the Commissions and the Statement of Commissions, and the payment account comparison websites, and that modifies Circular 5/2012, of June 27, to credit institutions and payment service providers, on transparency of banking services and responsibility in granting loans.
- [Order ECE / 482/2019](#), of April 26, which modifies Order EHA / 1718/2010, of June 11, regulating and controlling the advertising of banking services and products, and Order EHA / 2899 / 2011, of October 28, on transparency and protection of banking services customers.
- [Order ECE/1263/2019](#), of December 26 on transparency of the conditions and information requirements applicable to payment services and amending Order ECO/734/2004, of March 11, on customer service departments and services and the customer ombudsman of financial institutions, and Order EHA/2899/2011, of October 28, on transparency and customer protection of banking services.
- [Circular 4/2020](#), of June 26, of the Bank of Spain, on the advertising of banking products and services (BOE of July 15, 2020).
- [Law 4/2022](#), of February 25, for the protection of consumers and users in situations of social and economic vulnerability.