



## Complaints Handling Notice Itaú Europe S.A.

Including Itaú Europe S.A. – Sucursal em Portugal

### 1. General Information

Itaú Europe S.A. (the "Bank") is a credit institution incorporated under the laws of the Grand Duchy of Luxembourg, with its registered office at 18, rue Erasme, L-1468 Luxembourg, Grand Duchy of Luxembourg. The Bank operates in Portugal through its branch, Itaú Europe S.A. – Sucursal em Portugal.

The Bank is committed to maintaining high standards of client service and ensuring that complaints are handled fairly, independently and in a timely manner, in accordance with applicable Luxembourg and Portuguese legal and regulatory requirements.

### 2. How to Submit a Complaint

Clients may submit complaints free of charge through the following channels:

- By post: Itaú Europe S.A., Attn: Head of Compliance, 18, rue Erasme, L-1468 Luxembourg, Grand Duchy of Luxembourg.
- By post: Itaú Europe S.A. – Sucursal em Portugal, Attn: Compliance Officer and Local MLRO, Rua Tierno Galvan, Torre 3, 11.º Piso, 1099-048 Lisboa, Portugal.
- By e-mail: [Compliance.IBBAE@itaubba.eu](mailto:Compliance.IBBAE@itaubba.eu).
- For complaints relating to services provided through the Portuguese branch, via the physical complaints book (Livro de Reclamações) available at the branch premises.
- For complaints relating to services provided through the Portuguese branch, via the electronic complaints book available at <https://www.livroreclamacoes.pt>.

### 3. Handling of Complaints

Upon receipt, the Bank will assess and investigate the complaint in accordance with its internal policies and procedures. The Bank will endeavour to provide a clear and reasoned response within an appropriate timeframe depending on the complexity of the matter.

In line with Luxembourg regulatory expectations, the Bank applies the following standard timelines for the handling of complaints:

Acknowledgement of receipt: within a reasonable timeframe, generally not exceeding 10 business days, unless a final response is already provided within that period.



Final response: the Bank aims to provide a written response within one month from the date of receipt of the complaint.

Delays: where additional time is required due to the complexity of the case, the Bank will inform the complainant of the reasons for the delay and the expected timeframe for conclusion.

#### **4. Out-of-Court Complaint Resolution – Luxembourg**

If a complaint has been submitted in writing to the Bank and the complainant has not received either a satisfactory response or an acknowledgement of receipt within one month from the date the complaint was sent, the complainant may refer the matter to the Commission de Surveillance du Secteur Financier (CSSF).

The CSSF is competent to receive complaints and act as an intermediary to seek an amicable settlement. This procedure is voluntary and free of charge.

The request for out-of-court complaint resolution must generally be submitted within one year from the date on which the complaint was first lodged with the Bank. Further information is available on the CSSF website: <https://www.cssf.lu/en/customer-complaints/>.

#### **5. Disclaimer**

This notice is published for information purposes only and provides a summary of the Bank's complaints handling framework. It does not constitute legal or regulatory advice and does not prejudice any rights that clients may have under applicable laws and regulations.

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