



Country	Regulator Mediation Mechanism	Type of clients
Austria	<p>If a disagreement persists following the response provided by SG services, client may refer the matter free of charge to:</p> <ul style="list-style-type: none"> ♣ the independent Joint Conciliation Board of the Austrian Banking Industry (unabhängige Gemeinsame Schlichtungsstelle der österreichischen Kreditwirtschaft) by sending the request: <ul style="list-style-type: none"> o by using the form on the website: Anfrage - Bankenschlichtung Österreich (https://www.bankenschlichtung.at/anfrage.html) o or via mail to: Wiedner Hauptstraße 63, A-1045 Vienna (Austria) o by e-mail: office@bankenschlichtung.at ♣ the customer ombud for the financial services sector (Ombudsstelle für Kunden der Finanzdienstleistungsbranche) by sending the request: <ul style="list-style-type: none"> o by e-mail: fdl.ombudsstelle@wko.at <p>As a last resort, client may also refer the matter to the Austrian Financial Market Authority (FMA). The FMA take up complaints after clients have been through the complaint's procedure with SG itself. Client may submit complaints to the FMA:</p> <ul style="list-style-type: none"> ♣ By using the form on the website: Enquiries and Complaints (fma.gv.at) (https://webhost.fma.gv.at/RequestsAndComplaints/Complaint) ♣ Or via mail to: Finanzmarktaufsicht – Verbraucherinformation & Beschwerdewesen, Otto-Wagner-Platz 5, A-1090 Vienna (Austria) ♣ By telephone: +(43-1) 249 59 – 3444 	All clients
Germany	Ombudsmann der privaten Banken (bankenombudsmann.de)	Germany
Italy	http://www.camera-consob.it/	Retail clients
Poland	Rzecznik Finansowy/ Financial Ombudsman – supports customers in disputes with financial market entities.	Retail clients
Spain	<p>CNMV - Complaints (for claims relating to investment services)</p> <p>Complaints - Services - For the public - Banco de España (bde.es) (for banking services)</p>	All clients
Switzerland	Home - Bankingombudsman	Switzerland
UK	Financial Ombudsman Service: our homepage (financial-ombudsman.org.uk)	All clients
Japan	<p>Japanese Bankers Association/一般社団法人全国銀行協会  (Banking Business) (LINK)</p> <p>The Insurance Ombudsman Association/一般社団法人保険オ ンブズマン  (Insurance Business) (LINK)</p>	All clients

	Japan Financial Services Association/ 日本貸金業協会 (Money lending Business) (LINK) Financial Instruments Mediation Assistance Center/ 特定非営利活動法人証券・金融商品あっせん相談センター (Financial Instruments Business) (LINK)	
Hong Kong	Financial Dispute Resolution Centre - Welcome (fdrc.org.hk)	All clients
India	Reserve Bank of India (Banking Business) (LINK) Online Resolution of Disputes Portal (Securities Business) (LINK)	All clients
Korea	Financial Services Commission (FSC), Financial Supervisory Service (FSS) - e-Financial Complaint Center/ e-금융민원센터 (LINK) Korea Exchange - Market Oversight Commission/ 감시통합포털 (Trading Business) (LINK) Korea Financial Investment Association (KOFIA) (LINK)	All clients
China	None	N/A
Singapore	The Financial Industry Disputes Resolution Centre (FIDReC) (LINK)	All clients
Taiwan	Financial Ombudsman Institution/ 財團法人金融消費評議中心 (LINK)	Financial consumer (as defined under Art.4 of Financial Consumer Protection Act)
USA	None	N/A
Canada	Financial Consumer Agency of Canada (Financial Consumer Agency of Canada - Canada.ca) Ombudsman for Banking Services and Investments (OBSI chosen as sole ombudsman for banking complaints in Canada - OBSI)	Retail clients of the banking entity in Canada Non-individual clients
Brazil	Banco Central do Brasil (Central Bank of Brazil) : https://www3.bcb.gov.br/rdr/inicio.do?method=entrada&natureza=1&tipo=1&assunto=Atendimento%20-%20Reclamação	All clients