

Conciliation Agreement

Following the agreement reached by the representatives of all nationally representative consumer associations and the Intesa Sanpaolo Group, a permanent Conciliation procedure has been established, with the aim of offering customers and the Bank a tool to resolve any disputes that may arise amicably and to the mutual satisfaction of the parties, thus avoiding the time and costs of legal proceedings.

The shared rules governing how the procedure operates are contained in the [Regulations](#), which we invite you to consult.

Conciliation is a tool to maintain and strengthen the relationship of trust that the Bank is committed to building with its customers every day.

Conciliation is, moreover, for customers themselves, an additional opportunity made available by the Bank in collaboration with consumer organisations, to ensure and safeguard their utmost satisfaction with the quality of the products and services they use. In its kind, this is the first agreement at the European level, made possible by the dialogue and long-standing relationship established with consumer associations, reinforced by the unanimous positive evaluation of the previous conciliation experience carried out with respect to bonds that went into default.

The Conciliation procedure is simple, free of charge, and quick, with a maximum case-resolution time of sixty days. It is also a voluntary option for the customer, who may choose to participate at no cost, with the understanding that doing so in no way prejudices any other avenues they may wish to pursue—even subsequently—to protect their interests.

The products covered by the permanent Conciliation procedure are those offered to “family” customers (current accounts and related payment cards, mortgages, and personal loans).

To access Conciliation, you must already have submitted a written complaint to the Bank. Subsequently, if the response received contains justified grounds for the customer’s dissatisfaction, it will be sufficient to **complete the Application** and submit it at any branch of the Bank, or send it by following the instructions set out below.

Individual applications are assessed by a Conciliation Committee, composed on an equal basis of one representative of the Bank and one representative of one of the consumer associations, which the customer may choose—ensuring the utmost transparency and fairness of the decisions rendered.

For more clarification, please download the [Regulations](#) or call the toll-free number **800.303.303**.

Here's how to submit the application to the Bank:

- Download the form below
- Fill it in and sign it
- Send it to the Bank by:
 - electronic submission of the scanned form to the following address: conciliazione.permanente.isp@intesasanpaolo.com or
 - physical delivery at any branch