

**COMPLAINTS RESOLUTION PROCEDURE
OF FINANCIAL NORTH REAL ESTATE CAPITAL
EXPERTS,
SOCIEDAD LIMITADA.**

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1. PROCEDURE NAME

Complaints resolution procedure of "FINANCIAL NORTH REAL ESTATE CAPITAL EXPERTS, SOCIEDAD LIMITADA" (hereinafter, FINANCIAL NORTH).

2. SCOPE OF APPLICATION

This procedure shall be applied whenever the company receives complaints. The main objective of the procedure is to resolve complaints that users may submit, while also identifying, recording, and establishing the origin and causes of user complaints, and taking corrective measures when necessary.

In particular, this procedure shall be applied to complaints submitted by users that are related to legally recognised user rights and interests, and that arise or may arise from potential breaches of applicable transparency regulations and of financial standards, good practices, and applicable customs.

3. COMPOSITION OF THE RESPONSIBLE AREA

The complaints resolution area shall consist of a single member who is also the person responsible. This professional holds the necessary qualifications to fulfil their duties in an exemplary manner.

This person shall be responsible for handling complaints received from users, providing responses thereto, and ensuring that FINANCIAL NORTH complies with the rulings issued.

The person responsible for the Service has received specific training from the Spanish Institute of Analysts and therefore has the knowledge and experience required to carry out their role.

On an annual basis, and within the framework of the Annual Training Plan, they shall receive the necessary training to remain operational.

4. HIERARCHICAL DEPENDENCY OF THE AREA

The person responsible for resolving complaints is the head of the complaints area. This person shall be appointed by the governing body of FINANCIAL NORTH.

This person is guaranteed full autonomy to process and resolve complaints independently of any other area or department of FINANCIAL NORTH, thereby ensuring complete independence, free from any conflict of interest when resolving user complaints.

The area responsible for resolving complaints reports hierarchically to the governing body of FINANCIAL NORTH.

5. DESCRIPTION OF ACTIVITIES

Any communication to FINANCIAL NORTH may be submitted to the following email address: reclamaciones@financianorth.com, which shall be made available to users, or in person at Avenida Asunción, 32, Floor 5th-A, Postcode 38007, Santa Cruz de Tenerife. Written notifications may also be addressed and sent in a manner that ensures receipt to the following postal address: Avenida Asunción, 32, Floor 5th-A, Postcode 38007, Santa Cruz de Tenerife.

FINANCIAL NORTH shall issue an acknowledgement of receipt stating the date on which the complaint was submitted through any of the accepted channels.

All users shall have the right to submit complaints free of charge.

Complaints may be submitted in person or through a representative, in paper form or via electronic, digital, or remote means, provided these allow the documents to be read, printed, and preserved on

a durable medium. The use of electronic, digital, or remote means must comply with the requirements established for electronic signatures.

Such complaints may be submitted by users to any area of FINANCIAL NORTH and through any of the aforementioned means.

The procedure shall be initiated by submitting a document setting out the following information:

- Full name, surname(s), and address of the complainant and, where applicable, of their duly accredited representative; national identity document number for natural persons, and public registry data for legal entities.
- Grounds for the complaint, clearly specifying the matters on which a ruling is sought.
- Department or service where the events giving rise to the complaint occurred.
- A statement by the complainant that, to their knowledge, the matter subject to the complaint is not being dealt with through administrative, arbitration, or judicial proceedings.
- Place, date, and signature.

The complainant must submit, together with the above document, any documentary evidence in their possession supporting their complaint.

The archiving of a file as a result of failure to provide the required documentation within the deadline shall not prevent its reopening if the complainant subsequently provides such documentation.

6. REGISTRATION AND PROCESSING OF COMPLAINTS BEFORE FINANCIAL NORTH REAL ESTATE CAPITAL EXPERTS, SOCIEDAD LIMITADA

Complaints shall be processed, registered, and resolved by the Complaints Resolution Area. Monitoring shall be carried out through any written communication submitted by the user, whether via email at reclamaciones@financialnorth.com, in person at Avenida Asunción, 32, Floor 5th-A, Postcode 38007, Santa Cruz de Tenerife, or by written notification sent to the same address.

FINANCIAL NORTH shall resolve such complaints within a maximum period of one (1) month, and these shall be binding on the intermediary. The start date for the calculation of this period shall be the date on which the complaint was submitted.

The aforementioned period may be suspended, without prejudice to its subsequent resumption, if the complaint has not been submitted correctly.

The maximum period of suspension shall be ten calendar days.

Notification of the resolution of the complaint shall be sent to the complainant through the channel designated by them or, failing that, through the channel used when submitting the complaint.

FINANCIAL NORTH is committed to compiling all complaint records made over the course of a year, preparing a statistical analysis broken down case by case (events, failures, and decisions taken). The aforementioned complaints register shall be made available to the Bank of Spain upon request.

7. COMPLAINTS TO THE BANK OF SPAIN

All users of the services provided by FINANCIAL NORTH are entitled to refer their complaint to the consumer dispute resolution body in the financial sector referred to in the first additional provision of Law 7/2017 of 2 November, which incorporates into Spanish law Directive 2013/11/EU of the European Parliament and of the Council of 21 May 2013, and, until that body becomes operational, to the Complaints Service of the Bank of Spain, in the event that FINANCIAL NORTH fails to respond within the maximum period of one (1) month, or if, having issued a resolution, the complainant is not satisfied with it. The maximum period of one year, calculated from the date of submission of the complaint to FINANCIAL NORTH through any accepted channel, shall apply exclusively to complainants who hold consumer status.

Complaints addressed to the Bank of Spain may be submitted by post (or in person at any branch of the Bank of Spain) or through the virtual office:

Electronic address: <https://sedeelectronica.bde.es/sede/es/>

Postal address: Bank of Spain Department of Entity Conduct C/ Alcalá No. 48, 28014 Madrid