

**Specific information regarding petitions related to the capital market,
according to ASF Regulation No. 9/2015, as amended.**

The terms and expressions used in the Regulation are defined as follows:

- ✓ **Entities** - participants in the financial markets that provide investment services authorized under Law No. 297/2004 and Law No. 74/2015, as follows:
 - intermediaries, as defined in art. 2 para. (1) item 14 of Law 297/2004;
 - investment management companies, hereinafter referred to as IMCs, as defined in art. 4 of Government Emergency Ordinance no. 32/2012 on undertakings for collective investment in transferable securities and investment management companies, as well as for amending and supplementing Law no. 297/2004 on the capital market, approved with amendments and additions by Law no. 10/2015, as subsequently amended, as well as undertakings for collective investment (UCIs) that have not designated an IMC;
 - external managers of alternative investment funds, hereinafter referred to as external AIFMs, other than IMCs, as defined in art. 3 item 3 of Law no. 74/2015; (v) investment consultants, as defined in art. 35 para. (1) and (2) of Law no. 297/2004;
- ✓ **Petition** - the request, complaint or notification by which facts likely to infringe the petitioner's rights or interests are brought to the entity's attention, formulated in writing and submitted to the entity's headquarters, its secondary headquarters or the distributors' headquarters, as the case may be, sent by mail or e-mail or through an online system or any other means of communication that can be recorded on a physical or optical medium (e.g., telephone), through which a petitioner or ¹ their legal representatives, acting exclusively on behalf of the petitioner and without a personal commercial interest, express their dissatisfaction with the investment service and activity provided under Law no. 297/2004, with the provision of the collective investment portfolio management service of the collective investment undertaking (UCI) or with the information provided by the entity following information requests received from petitioners;
- ✓ **Petitioner** - a natural or legal person, client/investor of the entity, who submits a petition to an entity regarding the investment service and activity provided under Law no. 297/2004 or the provision of the collective investment portfolio management service of the undertaking for collective investment in transferable securities/alternative investment fund (UCITS/AIF);
- ✓ **Petition resolved favorably** - the petition in connection with which measures have been taken to remedy the reported situations;
- ✓ **Petition resolved unfavorably** - the petition in connection with which no measures have been taken.

Clients can use the following communication channels to submit petitions:

- at any of Vista Bank's branches, using the Complaints Form;
- through the [Complaints Form](#) on the website www.vistabank.ro;
- to the official Vista Bank email address: sesizari@vistabank.ro;

- to the dedicated email address: mifid.vbr@vistabank.ro;
- through the Vista Internet and Mobile Banking service, via secure messages;
- by mail, to the address: 90-92 Emanoil Porumbaru Street, Sector 1, postal code 011482, Bucharest.

Essential elements to be completed when drafting a petition:

- Identification information of the person submitting the petition (full name, national identification number/tax identification code, address, phone number);
- Subject of the petition (the service/activity complained about or the information provided);
- The capacity of the person submitting the petition (holder/authorized person);
- Documents relevant to the resolution of the petition, if applicable.

How petitions are managed

All petitions are treated equally, and no restrictions are imposed on the exercise of investors' rights. The responsible persons will respond to each petition received in a simple and easy-to-understand language.

Petitioners have the right to receive, either upon express request or upon submission of a petition, written information regarding the internal petition resolution process.

The petition resolution period

From the moment the petition is received, the response time is a maximum of 30 days from the date of its registration. A petition can be resolved favorably, in which case the measures and resolutions taken will be communicated, or unfavorably, if no measures have been taken.

If the issues raised in the petition require a more detailed investigation, Vista Bank will inform the petitioner about the reasons for the delay/the status of the petition's resolution, and the final response time cannot exceed the 30-day period from the petition's registration by more than 15 days.

In the event of an unfavorable resolution of the petition, Vista Bank will inform the petitioner of their right to address the competent bodies and authorities and to use the amicable dispute resolution methods provided for by legal provisions.

When a final solution is adopted that does not respond to/contradicts the petitioner's request(s), Vista Bank will support its point of view in writing, providing detailed explanations regarding the conclusions of the response and, where applicable, the measures taken.

Vista Bank will inform the petitioner of their right to address the competent bodies and authorities and to use the amicable dispute resolution methods provided by the legal provisions in force.

Competent authorities:

- **Financial Supervisory Authority (ASF)** - Bucharest, Splaiul Independenței no. 15, Sector 5, postal code 050092, office@asfromania.ro;
- **National Authority for Consumer Protection (ANPC)** - Bucharest, Aviatorilor Boulevard no. 72, Sector 1, office@anpc.ro.

Informing the petitioner about the status of petition resolution

- Petitioners will receive an interim message with the registration number for the petition submitted through one of the methods listed above, for quick access to its status.
- Petitioners can request information regarding the status of the resolution of the petitions submitted:
 - ❖ at Vista Bank's territorial units/branches
 - ❖ through the customer relations service - Call Center: + 4021.222.33.10.

Method of transmitting the response to the petitioner

The petitioner who initiated the notification will receive the response through the chosen method or, if the petitioner does not specify the method of receiving the response, the response will be sent through the method by which the petition was received by Vista Bank (Romania) S.A., with the clarification that, in both cases, the address to which the response will be sent will be the one declared in the relationship with the bank.