

## **REGULATION FOR THE DEFENCE OF THE COSTUMER**

### **Purpose and competences of the Customer service Department**

**Article 1:** The present Regulations for the Defense of the Client regulate the activity of the Customer Service of Housers Global Properties P.F.P., S.L. (hereinafter “**Housers**”)

**Article 2:** The purpose of Housers' Customer Service is to attend and resolve the doubts, complaints and claims presented by its clients, in relation to the performance of Housers.

The Customer Service is an autonomous department and will therefore be separated from the other commercial or operational services provided by Housers for the purpose of ensuring that the Customer Service takes, autonomously, the decisions concerning the scope of its activity and thus avoiding conflicts of interest.

**Article 3:** All persons who meet the condition of investor and user of Housers' services are entitled to file complaints and claims, provided that they refer to their legally recognized interests and rights, whether derived from the contracts, from the applicable regulations or in particular, from the principle of equity.

**Article 4:** The deadline for the submission of complaints and claims will be two (2) years, counting from the date on which the client had knowledge of the facts causing the complaint or claim.

**Article 5:** The Customer Service Department shall have a period of two (2) months, starting from the date on which the complaint or claim is filed with it, to issue a procedure.

**Article 6:** All services and departments of Housers have the duty to provide the Customer Service with any information requested by it in relation to the exercise of its functions.



### **Holder of the Customer Service**

**Article 7:** The holder of the Customer Service must be a person with commercial and professional integrity and with adequate knowledge and experience to perform their functions.

Commercial and professional integrity is found in those who have a personal history of respect for commercial and other laws that regulate economic activity and business life, as well as good commercial and financial practices.

They have adequate knowledge and experience in those who have performed functions related to the activity of Housers.

**Article 8:** The holder of the Customer Service will be appointed by the Board of Directors of Housers.

The designation as the holder of the customer Service will be communicated to the Complaints Service of the CNMV and to the supervisory authority or authorities that corresponding by the reason of their activity.

The designation as the holder of the Customer Service will not be compatible with the performance of other activities within Housers. Consequently, no conflict of interest may arise on a commercial matter or of any other nature.

**Article 9:** The mandate of the holder of the Customer Service will have a duration of five (5) years and will be tacitly renewed for periods of equal duration.

**Article 10:** The following shall be causes of incompatibility and ineligibility of the Customer Service Holder:

- Being incapacitated to exercise trade in accordance with article 13 of the Commercial Code.
- Simultaneously holding a job position for financial entities outside the group of entities of Housers.



- Simultaneously hold the position of Customer Representative or, where appropriate, Customer Service Holder, for any other entity whose activity is financial or banking.

**Article 11:** The Holder of the Customer Service Department shall be dismissed by the Board of Directors of the entity. The following shall be causes for dismissal of the Customer Service Holder:

- Death
- Supervening incapacity,
- Absolute incapacity to work for the usual profession.
- Dismissal.
- Cessation of their employment relationship with Housers.
- Loss of requirements that condition your eligibility.
- Incurring in any cause of incompatibility or ineligibility.
- Pension or prepension.
- By agreement of the Board of Directors of Housers.

In case of Dismissal of the holder of the Customer Service, the Board of Directors of Housers will immediately proceed to the appointment of a new holder who meets the eligibility criteria set out in article 7 of these Regulations.

### **Information obligation and procedure for the presentation, processing and resolution of complaints and claims.**

**Article 12:** Housers will make available to the client, in its offices, as well as on its website, the following information:

- a) The existence of the Customer Service Department, with an indication of its postal and email address.
- b) Housers' obligation to attend and resolve the complaints and claims presented by the Client, within two months of their presentation to the Customer Service Department.



- c) Reference to the Complaints Service of the CNMV, specifying its postal and electronic address, and the need to exhaust the Customer Service channel to be able to file complaints and claims with them.
- d) The Customer Defense Regulation.
- e) References to the regulations or transparency and customer protection.

**Article 13:** Complaints and claims may be submitted to the Customer Attention Service, at the registered office of the institution, and at the e-mail address set up by the institution for this purpose.

**Article 14:** Complaints and claims may be submitted, in person or by proxy, on paper or by computer, electronic or telematic means, if these allow the documents to be read, printed, and kept.

**Article 15:** The procedure shall be initiated by the presentation of a document stating:

- Name, last name, and address of the interested party and, where appropriate, of the person representing him/her, duly accredited; national identity card number for natural persons and data referring to the public register for legal entities.
- Reason for the complaint or claim, with clear specification of the issues on which a ruling is requested.
- Department or service where the facts that are the subject of the complaint or claim have taken place.
- That the complainant is not aware that the matter that is the subject of the complaint or claim is being substantiated through an administrative, arbitration or judicial procedure.
- Place, date, and signature.

The claimant must provide, together with the above document, the documentary evidence in his/her possession on which the complaint or claim is based.

**Article 16:** Once the complaint or claim has been received by Housers, if it has not been resolved in favor of the client by the service that is the objects of the complaint or claim, it will be sent to the Customer Service Department. Receipt Will be acknowledged in writing and a



record will be made of the date of submission for the purposes of calculating the resolution period.

Once the complaint or claim has been received by the Customer Service Department, a file will be opened.

If the identity of the claimant is not sufficiently accredited, or the facts that are the subject of the complaint or claim cannot be clearly established, the signatory will be required to complete the documentation submitted within ten (10) calendar days, with a warning that, if he/she fails to do so, the complaint or claim will be filed without further processing. The period used by the claimant to rectify these errors will not be included in the calculation of the two (2) month period that the Customer Service Department must issue a decision on the complaint or claim.

**Article 17:** The Customer Service Department may only refuse to accept complaint or claims for processing in the following cases:

- When essential data for processing that cannot be rectified is omitted, including cases in which the reason for the complaint or claim is not specified.
- When they are intended to be processed as a complaint or claim, appeals or different actions whose knowledge is the competence of administrative, arbitration or judicial bodies, or the same is pending resolution or litigation or the matter has already been resolved in those instances.
- When the facts, reasons and request specifying the issues that are the subject of the complaint or claim do not refer to specific operation.
- When complaints or claims are formulated that reiterate other previously resolved complaints or claims presented by the same interested party in relation to the same facts.
- When a period of six (6) months has elapsed from the date on which the customer became aware of the facts giving rise to the complaint or claim.
- When it becomes aware of the simultaneous processing of a complaint or claim and an administrative, arbitration or judicial procedure on the same matter, the Customer Service Department shall refrain from processing the former.



- When the complaint or claim is deemed inadmissible for any of the reasons, it shall be notifying to the interested party by means of a reasoned decision, giving him/her a period of ten (10) calendar days in which to present his/her arguments. If the interested party replies and the reasons for non-admission are maintained, the final decision adopted shall be communicated to him/her.

**Article 18:** The Customer Service may request during the processing of the files, both from the claimant and from the different departments and services of Housers, as much data, clarifications, reports, or evidence as they consider relevant to adopt their decision.

**Article 19:** If, in view of the complaint or claim, the entity rectifies its situation with the claimant to the satisfaction of the latter, it must communicate it to the competent body and justify it with documentation, unless there is an express withdrawal of the interested party, in such cases the complaint or claim shall be filed without further action.

Interested parties may withdraw their complaints or claims at any time. Withdrawal shall result in the immediate termination of the procedure as far as the relationship with the interested party s concerned.

**Article 20:** The file Will be finalized within a maximum period of two (2) months from the date on which the complaint or claim was submitted to the Customer Service Department.

The decision shall always be reasoned and shall contain clear conclusions on the request raised in each complaint or claim, based on the contractual clauses, the applicable rules, as well as the good practices of the sector. If the decision deviated from the criteria expressed I previous similar cases, reasons shall be provided.

The decision shall be notifying to the interested parties within ten (10) calendar days of its date, in writing or by computer, electronic or telematic means, if these allow the reading printing and conservation of the documents, as expressly designated by the complainant and, in the absence of such indication, but the same means in which the complaint or claim was submitted. The decision shall expressly state the customer's right, in the event of disagreement with the outcome of the decision, to refer the matter to the CNMV's Complaints Service.



Once the maximum period of two (2) months available to the Customer Service Department to resolve the complaints and claims has expired, the clients may submit their complaints and claims to the Complaints Service of the CNMV.

**Article 21:** Annually, the Client Attention Service shall present to the Board of Directors of Housers a report explaining the development of its function during the previous financial year, which must have the following minimum content:

- a) Statistical summary of the complaints and claims dealt with, with information on their number, admission for processing and reasons for rejection, reasons and issues raised in the complaints and claims and amounts and amounts affected.
- b) Summary of the decisions issued, indicating whether they were favorable or unfavorable to the interested party.
- c) The general criteria contained in the decisions.
- d) Recommendations or suggestions derived from its experience, with a view to better achieving the aims that inform its actions.

**Article 22:** Any modification of these Regulations for the Defense of the Client must be made in writing and be submitted to the approval and verification of the Board of Directors of Housers.

**Article 23:** Housers is subject to the duty to meet, through a person designated for this purpose, the requirements that the Complaints Service of the CNMV may make in the exercise of its functions, within the deadlines determined in accordance with the provisions of its Regulations.

The service and Housers shall adopt the necessary agreements and carry out the appropriate actions to facilitate the transmission of data and documents that are necessary in the exercise of its functions to be carried out by telematic means using electronic signature.

