

HOW TO FILE A COMPLAINT

Pursuant to ASIF Regulations No. 1/2015 and No. 3/2018, you may file a complaint or reimbursement claim with the Institute.

To file a complaint, please use the appropriate form ([click here](#)), which shall be sent using one of the following methods:

- Registered letter sent to Istituto per le Opere di Religione using the following address: Cortile Sisto V - CAP 00120 - Vatican City.
- Electronic mail sent to: reclami@ior.va.
- Delivery "by hand" to the Institute.
- Upload to IOR Portal.

The complaint form can also be requested by contacting the Institute at the email address indicated above.

Please note that, in order to process the complaint, it must contain the following elements:

- Personal data of the user (if natural person) or the legal representative (if legal person) so that the user is clearly identifiable;
- Precise description of the subject of the complaint;
- Reasons for the complaint;
- Request for resolution proposed by the user;
- Account number to which the complaint relates, if available (not necessary in case of a complaint filed by a supplier);
- copy of the user's ID attached.

Any document submitted without using the official template is considered a complaint only if it contains all the elements listed above.

GENERIC COMPLAINTS

The user, in accordance with ASIF Regulation No. 1/2015, may submit a complaint or claim to the Institute regarding financial activities provided.

For such cases, the Institute is obliged to respond within 60 working days from the date of receipt of the complaint.

If the complaint in question is deemed founded, the Institute must notify the user in writing, also specifying the actions planned to resolve the reported problem. In case the Institute deems the complaint to be unfounded, the result will be communicated in writing to the user stating the reasons for non-acceptance.

PAYMENT SERVICES COMPLAINTS

The user may also submit a complaint regarding payment services (1) offered by the Institute and subject to ASIF Regulation No. 3/2018.

In this case, the Institute must respond within 15 working days from the date of receipt of the complaint. In the event that the Institute cannot respond within 15 working days due to causes beyond its control, an intermediate response shall be supplied to the user, explicitly stating the

reasons for the delay in responding to the complaint and specifying the deadline by which the user will obtain a final response. In any case, the final response will be sent to the user within 35 working days of receipt of the complaint.

If the complaint in question is deemed justified, the Institute must notify the user in writing, also specifying the actions planned to resolve the reported problem. Otherwise, if the Institute deems the complaint unfounded, the outcome will be communicated in writing to the user stating the reasons for non-acceptance.

The user, in case he/she is not satisfied with the outcome of the complaint or if he/she has not received a response within the deadline, may appeal to the Financial Supervision and Information Authority (ASIF). For more details, the user may contact the ASIF through the contact details below or request information from the Institute.

| Financial Supervision and Information Authority | |
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| Postal address | 00120 Vatican City |
| Headquarters | Palazzo San Carlo |
| Phone | (+39) 06 698 71522 |
| email | ricorsi@asif.va |
| web | www.asif.va |

(1). Payment services subject to ASIF Regulation n.3/2018:

- Money transfers;
- Debit cards for the internal vatican PagoBancomat circuit;
- VISA deferred debit cards.