

## ***Superintendency of Banks of Panama***

### ***Protection to Banking Service Users***

#### ***Claims:***

#### **How should a claim be submitted?**

We recommend that before filing a complaint, you should consult the person in the banking institution who is responsible for customer service, clearly explaining what your nonconformity or claim is. In case they do not give you a satisfactory answer, and after having exhausted the option of dealing directly with the Bank, go to the Department of Protection to Banking Service Users.

Agreement No.10-2002 of October 2, 2002, whereby the procedure to file the complaints and/or accusations before the Department of Protection to Banking Service Users is stipulated, provides that claims can be submitted as follows:

1. **Personally:** In this case, the user will appear before the Department of Protection to Banking Service Users, located in the ninth floor of HSBC Tower, Samuel Lewis Avenue, where a Complaint and/or Accusation Record will be written up.
2. **In writing:** The user can file his claim through a note; email; fax; memorial. In the event that he wants to submit the respective writ before the Superintendency, he must go to the eighth floor of HSBC Tower, Samuel Lewis Avenue.

The following information must be provided by the user in his claim: his general data; Bank name; detail of the facts upon which the complaint and/or accusation is/are founded; any other requirement the Superintendency of Banks determines. Said information must be provided with a photocopy of the user's personal identity cedula; if the latter is not available, passport, and the documents related to the claim.