Complaints handling and process

In the unfortunate event that you are not satisfied with our services, you can file an internal complaint. Your complaint will be handled by the Litigation and Complaints department of DEGIRO. We have established a comprehensive complaints procedure that ensures an effective and transparent process in order to provide you with a comprehensible and objective remedy for complaints.

How to file a complaint?

You can file a complaint by sending an e-mail. You must send the e-mail from the e-mail address that is registered in your account to complaints@degiro.ie.

If you wish, you can file your complaint by using the online form, which you can fill out and send to us by e-mail. Please note that the use of the form is not mandatory.

Your complaint should contain the following information:
- your full contact details;
- the date on which the complaint arose;
- the account, product and service to which the complaint relates;
- a description of the facts;
- a specification or calculation of your damages;
- the reason(s) why you think DEGIRO is liable for your damages. In this regard, please also take a look at the Client Agreement.

You can file a complaint in English.

In case you suffer any damages due to a breach by DEGIRO, you have the legal obligation to limit these damages as much as possible. This means that if you are of the opinion that you currently hold an unwanted position, or that you wish to hold a position that you do not currently hold, you should take in the desired position. We call this 'aligning your position'. In practice this means that you should sell the unwanted position or buy the desired position.

When specifying the damage, you must provide a detailed substantiation and/or a calculation of your damages. Only after your complaint has been established as founded, we will compensate damages that have materialized and are directly related to your complaint. We do not compensate opportunity loss.

How will your complaint be handled?

After you filed your complaint, you will receive a confirmation of receipt from our Service Desk within five banking days. We will try to handle your complaint within ten banking days after you filed your complaint.. Our assessment of your complaint will be uploaded directly into the inbox folder of your DEGIRO Trading account.. We will register your complaint and keep records of the communication.

Occasionally, it could happen that our Litigation and Complaints department needs more time to handle your complaint. If that is the case, you will be informed about this before the initial deadline of your complaint. Our Litigation and Complaints department will then inform you about the additional time they need for a complete assessment of your complaint and the reason for the delay.

We will handle each complaint individually and seek to gather and examine all relevant information. You will receive our assessment as well as our decision.

The handling of your complaint is, of course, free of charge.

What can you do if you do not agree with the assessment?

If you are not satisfied with the outcome or the way we handled your complaint, you have the possibilities referred to below.

BaFin

You can submit a complaint to the competent authority: For flatexDEGIRO Bank SE the Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht - BaFin) is responsible.

You can submit your complaint via an online form on the BaFin website in English or German. A complaint at BaFin does not automatically trigger an arbitration procedure and will therefore not automatically lead to an enforceable decision.

Information regarding BaFin can be found at www.bafin.de.

Kifid

You can also submit a complaint to the Dutch Financial Services Complaints Institute (Klachteninstituut Financiële Dienstverlening, or 'Kifid'). Kifid will handle your complaint in English or in Dutch.

The term to file a complaint at Kifid is:
- up to 3 months after DEGIRO has issued its final position in writing. This applies if DEGIRO has informed you of this time limit in its final position;
- up to 1 year after you first submitted the complaint to DEGIRO;
- within a reasonable period after you were or should reasonably have been aware of the possibility of submitting a complaint.

The term that is most favorable to you will apply.

Please note that, unless chosen otherwise by the (non-) Dutch client during the claim's submission, decisions issued by Kifid are not legally binding. Kifid, in line with the Client Agreement, only considers precepts of Dutch law.

Further information about Kifid can be found at Klachteninstituut Financiële Dienstverlening - Kifid.

Civil Court

In case you are not satisfied with the results, you may take your case to the competent civil court.

Questions and feedback

If you have any questions or feedback, you can contact us by e-mail or by phone:

+49 69 5060419 50

Local rate
We are open weekdays from
07:00 to 21:00.

E-mail our Service Desk: clients@degiro.ie

E-mail our complaints department: complaints@degiro.ie