

Bankia

ARBITRATION PROCESS FOR PREFERRED PARTICIPATING SECURITIES AND SUBORDINATED DEBT



Arbitration is an alternative procedure to court proceedings. It is **VOLUNTARY** for both sides. It is **FREE** and **QUICKER** than going through the courts and, moreover, the decision is **BINDING**, as it has the same effects as a judgment handed down by a court.



The arbitration procedure may be pursued by **ALL INDIVIDUALS AND BY NON-PROFIT ENTITIES PROVIDED, IN BOTH CASES, THAT THEY ARE RETAIL CUSTOMERS OF BANKIA.**

PROCEDURE

