





Information release

The Bank of Spain is committed to defending the rights of bank customers with a pilot scheme offering face-to-face assistance to citizens.

It will open on 24 November to advise citizens on issues related to their rights or the procedures for filing complaints.

Madrid, 14 November 2025 – The new pilot programme for face-to-face banking customer service will open in Valencia with the aim of advising citizens on issues related to their personal finances. To use this service, you will need to make an appointment, which can be requested from 10 November via this <u>link</u>. Specifically, citizens will be able to ask questions about the nature of banking products and services, their rights as bank customers, complaint procedures, financial education issues, or how to carry out procedures at the Bank of Spain. However, the Bank of Spain warns that under no circumstances will it offer information, advice or assessments on specific institutions, services or products.

This pilot test will be evaluated by the Bank of Spain from 24 November, when it will begin providing its services, until the summer of 2026. Following this evaluation, the Bank of Spain will decide on its possible extension to other branches. On this occasion, Valencia has been chosen as the city to trial this initiative due to the representativeness of the city and its surroundings, the characteristics of the branch and the socio-economic environment of the area. In addition, the Bank of Spain has sought to reinforce its commitment to the recovery of the areas affected by the DANA.

This initiative is part of the 2030 Strategic Plan, which aims to strengthen the role of branches in bringing the institution closer to the public and promoting financial education to balance the relationship between institutions and their customers, drawing on experience in resolving public enquiries. This in-person service complements those already provided through the call centre and the online Banking Customer Portal.

>> Source of information: Banco de España