



Technical note on
Spain's Law 10/2025 on Customer Service (LSAC)

Key regulatory points and main implications



1. Executive summary

2. Impact of Spain's Law 10/2025 (LSAC) on financial institutions

A. Annexes



1 Executive summary

Overview

The LSAC introduces, for the first time, a common and mandatory framework of minimum standards and evaluation for customer service, replacing a previous fragmented framework, which was largely sector-specific and focused on the handling of complaints and claims, without uniform quality standards or structured evaluation systems

Background

- Prior to the Customer Service Act (LSAC or Law 10/2025), customer service was regulated through a **fragmented and largely sector-specific framework**, with the most developed regulation in the **financial sector framework**. In this context, Law 44/2002 and its implementing regulations (Order ECO/734/2004) focused on the management of complaints and claims through dedicated organizational units (Customer Service Function).
- Across sectors, the General Law for the Protection of Consumers and Users (**LGDCU or Royal Legislative Decree 1/2007**) established general obligations, but did not define uniform minimum quality standards or a structured service evaluation system.
- The LSAC goes further. For the first time, it establishes **customer service** as a fully **regulated**, end-to-end function, with **objective, measurable** and **enforceable parameters that apply** beyond traditionally **regulated sectors**.

Next Steps

Companies must adapt their customer service by **28 December 2026**.

Further details on the regulatory development of LSAC 

Objective

- **Establish a minimum quality standard for customer service**, defining enforceable operational requirements such as service channels, effective human assistance, response times, traceability, accessibility and separation from commercial activity.
- **Implement mechanisms for evaluating and monitoring the standard**, through service measurement and documentation, audits, disclosure requirements and the application of the penalty regime (further details in Article 1 ). 

Scope

- **It broadens the scope of the customer service regime**, regulating the handling of complaints, claims, incidents and enquiries, and extending the concept of 'customer' beyond the contractual customer to include those who receive offers, contract services or are within the warranty period.
- **It establishes a broad scope of application**, covering activities carried out in Spain regardless of the company's country of incorporation and, for certain entities, also taking into account size thresholds such as number of employees, turnover or balance sheet total. 

Impact of the Law on financial institutions

- The **financial sector framework remains in place**, with Law 44/2002 continuing to govern the complaints and claims procedure, as well as access to the supervisory authorities' claims services.
- **Law 10/2025 acts in a supplementary capacity**, strengthening the design, accessibility and oversight of the Customer Service Function (SAC) without replacing the financial regime or its supervisory  and sanctioning system.

1 | Executive summary

Objectives

Law 10/2025 sets out the management framework for the Customer Service Function (SAC) and defines its objective and subjective scope of application, extending the scope of regulation



Two objectives that underpin the entire legislation

(What the SAC should be (quality) and how it is verified (assessment/control), with sector-specific rules)

Objective 1: Minimum quality standard for the SAC

- **Required operational parameters** (channels, human service, deadlines, traceability, accessibility, commercial separation)

- **Means and accessibility:** Minimum channels, language, postal address, public premises, telephone support arrangements, accessibility and availability of the SAC.
- **Personalized, human service:** ban on fully automated SAC, right to request “human assistance” via telephone or digital channels, ban on cutting off calls/communications, specific provisions for assisting vulnerable people (e.g. older people or those with disabilities) and service in a co-official language.
- **End-to-end case management:** Full process from identification, record-keeping and resolution to notification; defined deadlines and response times; system to measure customer satisfaction.
- **Integrity and neutrality of the SAC:** SAC separate from commercial activity, rules on contact numbers and access restrictions.
- **Material and human resources:** Sufficient resources, internal coordination and compulsory training.

Objective 2: Evaluation and control of the standard

- **Measurement, documentation, auditing, publicity and penalty regime** (under the general regime)

- **Assessment system:** Periodic quality assessment system, documentation and record-keeping, accredited external audit and public disclosure of the system.
- **Infringements and penalties:** Classification as a consumer infringement, implementation of the relevant penalty regime and criteria for determining the severity of penalties.
- **Transitional regime:** Adaptation periods and temporary or conditional exemptions by sector and size.

1 Executive summary

Scope of application

Law 10/2025 sets out the management framework for the Customer Service Function (SAC) and defines its objective and subjective scope of application, extending the scope of regulation



Scope

The Act regulates the handling of **complaints, claims, incidents and enquiries**, with the latter divided into those that are resolved immediately and those requiring further action. Where such enquiries give rise to specific obligations, they are treated as complaints or claims (see Article 3 for further details)

It also extends the concept of **'customer'** to any consumer or user who:

- ✓ has purchased a good;
- ✓ has received a personalized commercial offer; or
- ✓ has entered into a contract with a service provider.

This status as a customer is **independent** of whether the service is paid or free of charge and remains in force even if there is no actual use of the service, until the contractual effects cease.

The concept of 'customer' also includes **consumers and users** who:

- ✓ have been registered for a service without their consent;
- ✓ continue to receive bills for services they have not contracted, have already cancelled, or for which payment is being wrongfully claimed; and
- ✓ have purchased a product that is still within the legal or commercial warranty period.



Applies to activities carried out in Spain, regardless of the company's country of incorporation (further details in Article 2)

- **Obligated parties (companies)**
 - Companies that **sell goods or provide services to end consumers**.
 - **Foreign companies operating in the Spanish market**.
- **Scope of application by SECTOR**
 - **Financial services**.
 - Water, gas and electricity **supply**.
 - Passenger **transport** (air, rail, sea, bus/coach).
 - **Postal services**.
 - **Telecommunications**.
- **Scope of application by SIZE**
 - Applies to **companies and groups of companies**, regardless of their sector, that sell goods or provide services to consumers in Spain and meet certain **'large company' thresholds** (calculated at the Group level using data from the previous financial year):

≥ 250 Employees

OR

50M € turnover

OR

43M€ Assets
(individual or group)

This law applies regardless of:

- Whether the service is provided in person, by telephone, digitally, etc.
- Whether the service is provided using the provider's own resources or through subcontractors.
- Whether the service is provided from within Spain or from abroad.

It also applies to:

- Companies providing public services on behalf of public administrations in the sectors mentioned, **where a consumer relationship exists** (e.g., a public company that invoices its customers). Services that are temporarily free as part of a promotion or offer (i.e. the fact that they are 'free' does not exempt them from compliance) (further details in Article 4).



Further details of Law 10/2025



2 | Impact of Law 10/2025 on financial institutions

Regulations applicable to the SAC in the financial sector

The complaints and claims procedure continues to be governed by Law 44/2002, whilst Law 10/2025 acts as a supplementary measure, raising standards for the design, accessibility and oversight of the SAC

APPLIES TO THE FINANCIAL SECTOR

01 Financial procedure (Law 44/2002)

Law 44/2002 on Measures for the Reform of the Financial System (as amended by Law 10/2025 – Second Final Provision)

What it regulates (core provisions):

- Complaints and claims procedure in financial institutions.
- Organization and functions of the financial SAC.
- Access to supervisory services: Bank of Spain (BdE), National Securities Market Commission (CNMV) and Directorate-General for Insurance and Pension Funds (DGSFP).

It remains the benchmark regulation for the customer service procedures in financial institutions.

02 Enhanced standard for the design and control of the SAC (Law 10/2025 – General Provisions).

Law 10/2025 on customer service (LSAC)

How it applies to banking:

- It does not redefine the financial model, nor does it replace Law 44/2002.
- It amends Law 44/2002 (via **the Second Final Provision**).
- It applies on a supplementary basis where financial regulations do not cover the matter or do not contradict it.

What does 'supplementary nature' mean?

- Law 10/2025 applies as a supplement, to fill gaps and raise the minimum standard of the SAC, provided it does not conflict with specific financial regulations.

In practice:

- It reinforces accessibility, human interaction, traceability, deadlines, evidence and control.
- It applies particularly to enquiries and incidents, and to the operational design of the SAC, not to strict financial procedures.

DOES NOT APPLY TO THE FINANCIAL SECTOR

03 Provisions of Act 10/2025 that do not apply to the financial sector due to the primacy of the sector-specific regime

The following do not apply to the financial sector:

- General customer satisfaction assessment systems (Article 18).
- Mandatory collaboration with consumer associations as a general rule (Article 19).
- Data processing (Article 20).
- Systems for assessing the quality of SAC (Article 21).
- Annual external audit of the customer service department in accordance with the general provisions of Law 10/2025 (Article 22).
- General consumer sanctions regime provided for in Law 10/2025 (Article 23). In banking, the sector-specific sanctions regime applies.

Control and sanctions follow the financial framework, not the general consumer framework.

MS combines in-depth regulatory expertise with operational execution capabilities to translate the requirements of Law 10/2025 into an accessible, traceable and verifiable SAC model, fully integrated into the financial institution's operations

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Regulatory leadership and regulatory consolidation

- Expert interpretation of Law 10/2025 and financial sector regulations (Law 44/2002).
- Ability to consolidate sector-specific and supplementary requirements into a single, actionable framework.
- Translation of legal obligations into clear operational requirements, aligned with supervisory expectations.

2

Operational transformation of the Customer Service Function / Contact Center

- End-to-end redesign of customer service processes: intake, registration, follow-up, resolution and communication.
- Definition of Service Level Agreements (SLAs), escalation models, quality controls and capacity planning.
- Design of personalized, accessible and resolution-oriented service models.

3

Digital channels and omnichannel approach

- Tailoring digital journeys to meet accessibility and traceability requirements.
- Implementation of on-demand human support in digital environments.
- Design of mechanisms for long-term support, registration and consistent tracking across channels.

4

Data governance and evidence management (operational compliance)

- Design of the evidence model required by the regulation: supporting documents, logs, time stamps, case traceability.
- Integration of compliance with the General Data Protection Regulation (GDPR)/ Organic Law on the Protection of Personal Data and Guarantee of Digital Rights (LOPDGDD) into the SAC's operations.
- Definition of compliance dashboards and reporting.

5

Supplier and outsourcing management

- Third-party governance without loss of responsibility on the part of the organization.
- Definition of SLAs, controls, evidence and monitoring mechanisms.
- Alignment of suppliers with the SAC's regulatory and operational model.

6

End-to-end implementation

- Support from diagnosis through to implementation.
- Definition of a master plan, prioritization and phased execution.
- Working with cross-functional squads (business, legal, technology, suppliers). Monitoring adoption and stabilization of the model.

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Annex 2

Details of developments in SAC legislation

Prior to the enactment of Law 10/2025, financial institutions were already subject to a regulatory framework, primarily focused on the handling of complaints and claims.

Law 44/2002

(Law on Measures for the Reform of the Financial System)

It establishes a **basic framework** for customer service in **financial institutions**:

- An obligation to handle and resolve complaints and claims from their customers.
- Obligation to have a Customer Service department.
- The option to appoint a Customer Ombudsman.
- The Ombudsman's decision is binding if it favours the customer.



RDL 1/2007

(General Law for the Protection of Consumers and Users)

A general cross-sectoral framework setting out obligations regarding **how the customer service department must operate**, including, amongst others:

- Information that must be provided to customers regarding the SAC and the procedure for making a complaint.
- Obligation to provide 'human' assistance when requested.
- Separation of the SAC from other operational and commercial departments.
- Prohibition on using the service as a means of commercial communication.
- Maximum time limit of one month for resolution.



Ministerial Order ECO/734/2004

Sets out **the requirements and procedures** to be followed **by customer service departments** and the **Customer Ombudsman** of **financial institutions**. Some of the established criteria are:

- Organization and scope; for example, for institutions within the same financial group, there may be only one department.
- Conditions to be met by the head of the customer service department (experience, commercial and professional integrity, etc.).
- Resources, i.e. adequate resources and staff trained in customer protection regulations.
- Establishing a Customer Ombudsman Regulation to govern the activities of the Customer Service Department.
- Make information about the Customer Service Department available to customers (existence, address, etc.).
- Procedure for submission, processing and resolution.



A | Annex 3

Objectives – 1. Minimum quality standard for the SAC

Resources and accessibility

What does the standard require?

- The SAC must be **free of charge, effective, universally accessible, inclusive and non-discriminatory**.
- Customers must be able to access the SAC **regardless of the channel, format, or their level of digital skills**.
- Enhanced protection for vulnerable consumers, including a **presumption of vulnerability** when declared.

How is this implemented?

- **Minimum mandatory channels:** the same channel through which the contractual relationship was initiated, as well as at least:
 - Post
 - By telephone
 - Electronic means, all with universal accessibility.
- **Language:** Spanish and co-official languages.
- **Postal address:** if you provide several, all are valid.
- **All premises open to the public (own or franchised):** must accept applications and issue an identification code.
- **Telephone support:**
 - **A telephone number available at no 'extra' cost.**
 - If there is a premium-rate number, there must be a **standard alternative "on equal terms"**.
 - **Response time:** 95% of calls answered within < 3 minutes (on average).
 - It is **prohibited to divert a freephone number** to a chargeable number + the SAC cannot be a "business".
 - **Hearing impairment:** the "telephone" must be accessible + assistive device chosen by the individual.
 - **Older people or people with disabilities:** priority on the telephone line.
- **SAC Accessibility:**
 - Designed for **universal accessibility + alternatives** if technically impossible.
 - **Presumption of vulnerability** for the purposes of activating support.
- **SAC availability**
 - **SAC opening hours = business hours** (even if you sell online).
 - **Continuous basic services: 24/7** for continuity incidents.
- **Right of vulnerable people** to: i) choose their communication format; ii) receive personalized support; iii) in-person personal assistance if requested.

Personalized and compassionate care

What does the regulation require?

- Automation **must not become a barrier** to the exercise of rights.
- **Prohibition of exclusively automated customer service.**
- Right to request **human assistance from the start** of any telephone or digital interaction.
- **Guarantee of personalized treatment**, in accordance with the principle of personalized provision of financial services.

How does this work in practice?

- If the customer **contacts the company by telephone or via an electronic channel** (chat/website/app) and requests **personalized assistance**, the company must:
 - **Ensure that there is a clear option** to speak to a person from the main menu, available at any time from the start of the interaction.
 - **Required SLA:** 95% of requests for personalized assistance must be dealt with, on average, within three minutes of the customer making the request.
 - **If there is dissatisfaction with the agent:** the right to request a supervisor or the quality department during the same conversation (if not, contact must be made within the same working day).
- **Prohibition on cutting off calls or communications** due to high demand (long waiting times).
- **For vulnerable people, the company must:**
 - Provide support resources.
 - Provide individualized and personalized assistance to process the request.
- **Service in a co-official language:** If the customer is located in an autonomous community with a co-official language and requests to be served in that language, the company must serve them in that official language, provided that:
 - the company provides services in that region, and
 - the language requested by the customer is an official language in that region.

End-to-end case management

What does the regulation require?

- The Customer Service Center (SAC) must allow for the **submission, processing, resolution and notification** of enquiries, complaints, claims and incidents.
- It is not enough simply to reply: **the response must be comprehensive and reasoned**.
- Recognition of financial rights and the right to make a subsequent claim.

How is this implemented?

- **Single case record:**
 - Assignment of an **identification code:** mandatory for any complaint or claim and for enquiries requiring further action; this is provided during the interaction and enables follow-up.
 - When requested by the customer (or in cases required by regulations), a **receipt** must be provided containing the content, date and time, on a durable medium.
- **Rectification:**
 - **Minimum period of 10 working days** if information is missing.
- **Decision:**
 - **Complete and reasoned** (especially if dismissive).
 - In the **same language** in which it was submitted.
 - Via the **channel chosen** by the customer.
 - **If the complaint is rejected**, they must tell you "what you can do next" (ADR/bodies).
- **Maximum response/resolution times (SLA):**
 - **General:** resolution as soon as possible and, in any event, **within 15 working days** from submission (unless otherwise specified by sector-specific regulations).
 - **Service continuity** (basic services + ongoing service): response within **2 hours**, including known causes and estimated time for restoration.
 - **Billing/unjustified charges:** response within **5 days**.
- **Customer satisfaction assessment system:**
 - **Satisfaction must be measured**, but with purpose and accessibility.
 - **It is prohibited to conduct surveys before the case has been resolved.**

Integrity and neutrality of SAC

What does the standard require?

- The SAC must be perceived as a **place for resolution, not for sales**.
- **Functional separation** between customer service and commercial activity.
- **Prevention of conflicts of interest.**

How is this implemented?

- **Prohibition on exploiting incidents or complaints for commercial purposes**, except:
 - An express request from the customer, or
 - An objective improvement directly linked to the resolution.
- **Distinct numbering and channels** for Customer Service and sales.
- **Clear identification of Customer Service** compared to other channels.
- **Blocking of irregular calls** by telecommunications operators.
- **Other:**
 - Collaboration with consumer associations and government bodies.
 - Data processing in accordance with the GDPR / LOPDGDD.

Material and human resources

What does the regulation require?

- **Sufficient resources + internal coordination** (even if you subcontract).
- **Mandatory training** (for staff and also for those who design bots and automated systems).

How is this implemented?

- **Sufficient resources must be available within the SAC (whether in-house or outsourced)**, including staff, facilities, IT and organizational structure, with the flexibility to adapt.
- **Agents and those responsible for the design and management of automated service systems** must have adequate training, covering at least sector-specific knowledge, co-official languages, accessibility and support for vulnerable people.

Objective 1
Minimum quality standard for the SAC

Objective 2
Assessment and monitoring of the standard

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Objectives – 2. Assessment and monitoring of the standard

Objective
1
Minimum
quality
standard
for the
SAC



Objective
2
Assessment
and
monitoring
of the
standard



Assessment system

What does the regulation require?

The regulation requires companies subject to it to formally implement a system for assessing the quality of their customer service, with the following seven essential requirements:

How is this implemented?

1. Existence of a periodic evaluation system

• General obligation to assess the quality of the SAC **annually**.

• **Biennial** assessment is permitted only for companies that:

- ✓ Have fewer than 250 employees, and
- ✓ have a turnover of ≤ €50 million or a balance sheet total of ≤ €43 million, and
- ✓ Justify this frequency based on the volume of cases in relation to the services provided.

• The assessment must be based on the **minimum quality parameters set out in Chapter II** (response times, accessibility, channels, consistency, etc.).

• The scope of measurement must cover the entire territory in which the organization operates.

2. Documented, auditable and retained system

• The assessment system must be **formally documented**, described in sufficient detail and in formats that guarantee: i) integrity of the information; ii) suitability for inspection and audit. The documentation must be retained **for at least 5 years**.

3. Availability and submission to the Administration

• The company must have an **up-to-date copy** of the document describing the system: no later than the end of the first quarter of the year following the assessment.

• It must be available for submission to the Administration **in electronic format** upon request.

4. Mandatory publication

• The system description and its audit must be **published on the company's website**.

5. Continuous updating of the system

• The system must be updated:

- ✓ To adapt to changes in service provision or in the measurement of parameters.
- ✓ To correct deficiencies reported by the authorities.
- ✓ To address observations arising from inspections or audits.

6. Regular external audit

• Obligation to subject the system to an **annual external audit** (or biennial for SMEs that meet the requirements). The audit must verify:

- ✓ That the system exists.
- ✓ That it is documented.
- ✓ That it is effectively implemented and applied.
- ✓ That it matches the version provided to the authorities.
- ✓ That the **measurement error for each parameter does not exceed 5%**.

• The audit must be carried out by a **body accredited by the National Accreditation Body (ENAC)**.

7. Duty to cooperate with the audit

• The company must allow access to everything necessary for the audit: people, premises, systems, data and records. This access must be granted in accordance with the limits set out in data protection regulations (GDPR).

Infringements and penalties

What does the regulation require?

- The regulation establishes the **penalty regime applicable to breaches** of obligations relating to customer service, determining the **legal classification of infringements, the applicable penalty framework and the criteria for determining the severity of penalties**, as well as coordination with other concurrent penalty regimes.

How does this work in practice?

1. Classification of the breach: A breach of the obligations set out in the LSAC is considered a **consumer offence**.

2. Applicable penalty regime: Penalties are imposed in accordance with:

- ✓ The general penalty regime of the **LGDCU**.
- ✓ The applicable **regional penalty regulations**.

3. Prevalence of sector-specific regulations: Where the same conduct may be penalized under both the LSAC and specific sector-specific regulations, **the sector-specific penalty regulations shall take precedence**.

4. Sanctions regime regarding data protection: Where the breach relates to the processing of personal data (recordings, chats, data retention, unauthorized access or other), sanctions are governed by:

- ✓ The **GDPR**.
- ✓ The **LOPDGDD**.

5. Criteria for determining the penalty: In determining the penalty, the following shall be taken into account:

- ✓ **Repeat offences**, as an aggravating circumstance.
- ✓ **Compensation for the damage**, as a mitigating circumstance.

Transitional provisions

What does the legislation require?

- The regulation establishes a **transitional adaptation framework** for entities falling within its scope, setting **specific compliance deadlines** and **temporary or conditional exemptions** for certain sectors and types of businesses, depending on their activity and size.

How does this work?

1. General adaptation period: Companies falling within the scope of the regulation must **adapt their customer service** to its provisions **within twelve months of its entry into force**.

2. Specific regime for telecommunications operators (Art. 16.4): Telecommunications operators affected by Article 16.4, concerning the blocking of irregular or commercial calls, have **one month from entry into force** of the regulation to:

- ✓ Notify the **Secretary of State** of the technical criteria used to detect such "unauthorized traffic".

3. Exemption for certain electricity, gas and telephone service providers: Certain providers considered "small" are **exempt from the immediate application of certain obligations**, depending on their size and market share.

4. Entities affected by the exemption: The exemption applies to:

- ✓ Suppliers of electricity, gas and telephone services falling within the scope of Article 2.1.

5. Obligations subject to exemption: The following obligations are exempt, provided the conditions remain in place:

- ✓ Those set out in **Article 14.2** (24/7 availability for service continuity incidents).
- ✓ Those set out in **paragraphs 2, 3 and 4 of Article 16:**
 - Prohibition of upselling practices during outages.
 - Use of specific numbers or codes.
 - Blocking of irregular calls.

6. Conditions for maintaining the exemption: The exemption shall be maintained only whilst **both of the following conditions** are met:

- ✓ That the company, or its group, has **less than 5% of the national market share**.
- ✓ That it does not fall within the category of undertakings defined in **Article 2.2**.



A | Annex 4

Framework established by Law 10/2025 (Chapter I)

The Act establishes a common minimum framework for quality, transparency, and customer rights in service

Article 1. Purpose

- The purpose of this Act is to regulate minimum quality standards and the assessment of customer service provided by undertakings offering certain basic services of general interest and by large undertakings offering other types of services.

Article 2. Scope

- The Act applies to **undertakings providing basic services of general interest** and to **large undertakings** selling goods or providing services to consumers in Spain.
 - **Basic services:** utilities, transport, postal services, electronic communications and financial services. Principle of proportionality applicable to undertakings with more than 250 employees.
 - **Large undertakings:** those which have employed at least 250 workers, whose turnover has exceeded 50 million euros or whose annual balance sheet total has exceeded 43 million euros.
 - **Application regardless** of the channel, outsourcing or location of the service.
 - Supplementary nature with respect to sector-specific regulations, with specific provisions for the financial and telecommunications sectors.

Article 3. Definitions

- The Act takes a **broad approach** to the definition of customers and the interactions covered by the customer service function.
 - It includes enquiries, complaints, claims and incidents relating to contracts or offers.
 - It strengthens the protection of **vulnerable consumers**, people with disabilities and the elderly.

Article 4. General Principles

- Customer service must be **free of charge, effective, accessible, inclusive, non-discriminatory and assessable**.
 - Guarantee of recording, follow-up and resolution of communications.
 - Provision of an identification code and proof of receipt on a durable medium.
 - Restriction on the suspension of service in ongoing contracts whilst a complaint remains pending.
 - The burden of proof of compliance lies with the company.

Article 5. Information on the customer service function

- Companies must provide **clear, accessible and advance information** on the operation of the customer service.
 - Information on channels, resolution times, opening hours and follow-up mechanisms.
 - Obligation to include this information in contracts, invoices and on the website.
 - The information forms an integral part of the contract.

A | Annex 4

Framework established by Law 10/2025 (Chapter II)

Mandatory minimum standards are set for customer service, ensuring accessible channels and effective responses. The regulation emphasizes prompt, personalised service, adequate resources, and process traceability, particularly for vulnerable groups and in co-official languages

Article 6. Minimum quality standards

- The LSAC requires customer service departments to guarantee a minimum level of quality.
- This minimum level is deemed to have been met when the quality standards set out in this chapter are complied with.

Article 7. Means of communication available to customers

- Companies must accept enquiries, complaints, claims and incidents via **the same channel** used to initiate the contractual relationship and, in addition, **by post, telephone and email**, ensuring **universal accessibility**.
- They must guarantee customer service in **Spanish** and, where applicable, in **co-official languages** for customers in Autonomous Communities (CCAA) with a different official language.
- If there are several postal addresses (registered office / website / other provided), submissions will be valid at **any** of them.
- **Physical establishments** must also accept these communications and provide **an identification code** (or grant access to the free centralized service, whilst also ensuring the code is provided).

Article 8. Personalized service

- Service provided **exclusively by automated means** (answering machines, bots, etc.) is prohibited.
- If the customer requests it, the company must offer **personalized customer service** provided by **an identified individual**, accessible from the main menu **at any time**.
- It must be ensured that **95%** of requests for personalized service are dealt with, on average, in **less than 3 minutes**.
- If the customer is dissatisfied, they may request **to be transferred to a supervisor or quality assurance representative** during the same call; if this is not possible within 3 minutes, the company must contact them **on the same working day**.
- The call must not be **put** on hold; and support must be provided to **vulnerable people** and assistance in a **co-official language** where requested and applicable.

Article 9. Material and human resources

- Companies must provide customer service departments with **sufficient human, technical and organizational resources**, ensuring internal coordination and linguistic rights.
- Staff, including those who design automated systems, must receive **adequate and ongoing training**, particularly in **accessibility, support for vulnerable people and co-official languages**.

Article 10. Telephone support arrangements

- Telephone support must not cost more than a **standard** call, nor generate **additional revenue** for the company.
- On average, **95% of calls** must be answered **within three minutes**, allowing callers to explain the reason for their call and request personalized assistance.
- Accessibility for **people with hearing impairments** and **priority service** for older people or those with disabilities are required.

Article 11. Centralized processing

- Companies must assign an **identification code** to each enquiry, complaint, claim or incident, or an equivalent system for ongoing services.
- This reference number must be provided to the customer and allow for **quick and accessible tracking** of the status of the case.

A | Annex 4

Framework established by Law 10/2025 (Chapter II)

End-to-end quality is ensured through consistent communication, reasoned decisions, and clear response times. Services must be accessible, separate from commercial activities, and satisfaction measured without affecting application processing, in line with data protection rules

Article 12. Record of communication

- The company must provide a **record** containing the content, date and time of receipt, on a **durable medium**, when requested by the customer or in cases required by regulations.
- In the case of telephone or digital communications, with **express consent**, the company must **record the interaction** and retain it until the decision is notified.

Article 13. Decision and amendment

- Decisions must be **reasoned**, address all the issues raised and avoid generic responses.
- The decision must be communicated via the **same channel and in the same language**, providing information on **out-of-court redress mechanisms** where the claims are not upheld.
- Submission to out-of-court mechanisms may entail the **suspension of charges or of the service** linked to the complaint.

Article 14. Availability of the service

- The customer service must operate in accordance with the company's **business hours**.
- For basic services of general interest provided on a continuous basis, support for incidents must be available **24 hours a day, every day of the year**.

Article 15. Accessibility

- Customer service must be designed in accordance with the principles of **universal accessibility, equality and non-discrimination**.
- Where this is technically impossible, **alternative means** must be provided, particularly for **vulnerable people, people with disabilities or older people**.

Article 16. Separate service provision

- The customer service must be **clearly separated** from the company's commercial activities.
- An enquiry or incident may not be used to make **commercial offers**, unless expressly requested by the customer and where this involves an improvement linked to the resolution.

Article 17. Resolution deadlines

- The general resolution period is **15 working days**, unless otherwise specified by sector-specific regulations.
- Incidents affecting the continuity of basic services must be resolved within a **maximum of two hours**, and those relating to billing within **five days**.

Article 18. Customer satisfaction

- Companies must implement a **documented system for measuring satisfaction** that is accessible and designed to identify causes of dissatisfaction. Satisfaction surveys may not be conducted **before** the enquiry or complaint has been **resolved**.

Article 19. Institutional collaboration

- Companies must establish **stable frameworks for collaboration** with consumer associations and public authorities to improve service quality.

Article 20. Data processing

- The processing of personal data in customer service must comply with the **GDPR** and the **LOPDGDD**.

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Framework established by Law 10/2025 (Chapters III & IV)

A documented system to assess customer service quality must be implemented, subject to external audit. Non-compliance is penalised under the general consumer protection framework, with potential financial penalties, mandatory remediation, and reputational consequences

Article 21. Assessment systems

- Implement and document an **annual** service quality **assessment system**, including the **parameters set out in Chapter II**.
- Measurement shall be carried out **throughout the country** or within the area where the company operates.
- Companies with **fewer than 250 employees and an annual turnover of less than 50 million euros** may implement the system on a **biennial** basis.
- The system must be **documented** with supporting evidence that guarantees integrity to allow for **inspection and external audit**. The documentation must be retained for a **minimum period of 5 years**.
- Companies must make an **up-to-date copy** of the documentation available to the authorities by the end of the **first quarter of the following year**. Furthermore, it must be possible to submit it **electronically**.
- The documentation, as well as its audit, shall be published on the company's **website**.
- The system shall be **updated** as often as necessary to adapt it or rectify deficiencies.

Article 22. Audit of the evaluation system

- Companies must commission an **annual audit** to: i) verify the **reliability and accuracy** of the published measurements of service quality; ii) verify that the company **has and applies** an evaluation system that complies with the law, **is documented** and matches that submitted to the Administration; and iii) verify that the **measurement error for each parameter does not exceed 5%** of its actual value.
- Companies with **fewer than 250 employees and an annual turnover of less than 50 million euros** may carry out the audit every **two years**.
- The audit must be carried out by an audit firm **accredited by the National Accreditation Body**.
- The audited entity must provide the auditing firm with access to the necessary persons, premises, equipment and data, whilst respecting the limitations arising from data protection regulations.

Article 23. Offences and penalties

- Non-compliance shall be penalized as a **consumer protection infringement**. Consequently, the **penalty regime of the LGDCU¹** and the relevant **regional regulations** shall apply.
- If the same act is punishable under both this Act and other sector-specific regulations, **the sector-specific regulations** shall take **precedence**.
- Penalties in accordance with the provisions of the GDPR and the LOPDGDD, which means that shortcomings in the management of the customer service department (recordings, traceability, retention of evidence) may result in additional penalties relating to data protection.
- The penalty regime will take into account **repeat offences** and the impact of the breach to increase the penalty. Similarly, **compensation** for the damage will be considered to reduce it.

A | Annex 4 – Regulatory framework for financial institutions

Comparison with the sector-specific regime under Law 44/2002

Law 10/2025 updates and strengthens the financial SAC by amending Law 44/2002, improving organization, accessibility, personalized service, traceability, and transparency, while preserving the sector-specific procedures and financial supervision

Non-exhaustive

ENTIRELY NEW IMPACTS (Incorporated into the financial regime via an amendment to Law 44/2002)

- **The scope of what triggers a complaint is broadened:** complaints arising from incidents or queries not resolved by the branch or department that provided the service are also counted as complaints.
- **The financial customer service is “defined” with mandatory attributes:** free of charge, effective, universally accessible, inclusive, non-discriminatory and assessable.
- **Channels and personalised service:** obligation to provide in-person channels (permanent or intermittent) or telephone/online channels, based on a criterion of personalised service (with an explicit definition).
- **Detailed rules for telephone/electronic support:** human operator and fluid interaction, supervision, and a ban on answering machines as the sole means of contact; furthermore, specific support for vulnerable people/those experiencing financial exclusion and accessibility requirements (e.g. hearing impairment).
- **24/7 where applicable:** obligation to provide continuous service 24 hours a day, 365 days a year, where necessary due to incidents linked to services requiring continuous provision (under the terms set out).
- **Prohibition on ‘upselling’ in the context of complaints/claims:** it is prohibited to use a complaint/claim to offer goods/services except under very limited conditions.

ENHANCED IMPACTS (Existing obligations under the previous financial framework – Law 44/2002, ECO/734, Bank of Spain Guide – with raised standards)

- **Independence of the SAC (maintained and reinforced):** the separation of commercial/operational areas already existed; this is now incorporated into the reformed framework with an emphasis on autonomy, avoiding conflicts and customer perception, and refers to criteria set out in supervisory guidelines.
- **Resources and training (standards raised):** from requiring “adequate resources” and knowledge of regulations, it now requires specialized training, including specific prior training for vulnerable groups (disability/age) and continuous updating due to technological and market changes.
- **Stricter resolution deadline:** set at **1 month** (with the exception of payment services, which refer to their own regime), compared to the previous framework where the usual standard was **more lenient** (e.g., references to a two-month deadline in the previous scheme).
- **Customer information obligations (more detailed and more “operational”):** the obligation to provide information in branches/on the website already existed; the minimum content is expanded (channels, mechanisms for recording/documenting the content, etc.).
- **Formal procedure “enshrined” in law:** processing rules that were in the implementing Order (ECO/734/2004) and supervisory practices/expectations are now set out as a legal procedure (including the principle of “not previously resolved by the office/service” and the possibility of requesting processing in accordance with the procedure).

GAPS TO BE FILLED (SUPPLEMENTARY APPLICATION) (Areas not regulated or regulated in a “generic” manner by financial regulations)

- Main impact on enquiries/incidents and routine customer service, rather than on formal financial claims/complaints**
- **Explicit telephone SLA (quality):** 95% of calls answered on average within < 3 minutes, with additional rules (e.g., no hanging up whilst on hold; etc.) and 95% of requests for human assistance dealt with within < 3 minutes.
 - **Maximum time limits for enquiries/incidents (if there is no specific sectoral regulation):** 15 working days in general, 5 days for billing/undue charges, and 2 hours for incidents affecting the continuity of ongoing services (within the framework of Article 2).
 - **Traceability also for enquiries/incidents:** reference number/supporting document and, if handled via phone call/video call/messaging, the option to record with consent and retain the recording until resolution (evidence).
 - **Escalation to a superior:** option to request transfer to a superior and requirement to deal with the matter during the same communication. If this is not possible within 3 minutes, option to contact later on the same day.
 - **Channels of communication with the SAC:** the same channels through which the relationship can be initiated and, at a minimum, post, telephone and email, with acceptance at branches/offices and respect for co-official languages where applicable.



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Annex 4 – Regulatory framework for financial institutions Strengthening of the financial SAC via amendment of Law 44/2002

Law 10/2025 updates and strengthens the financial SAC by amending Law 44/2002, improving organization, accessibility, personalized service, traceability, and transparency, while preserving the sector-specific procedures and financial supervision

02 Enhanced standard for the design and control of the SAC (Law 10/2025): **Second final provision**

1) Organization and governance of the financial SAC

- **Obligation to have a specific SAC** for handling complaints and claims.
- **Sufficient allocation of human, technical and organizational resources.**
- **Specialized and ongoing training** for SAC staff: financial regulations and support for vulnerable people, the elderly and those with disabilities.
- **Functional independence of the SAC** from commercial and operational departments.
- **Option of a Customer Ombudsman** (optional): an independent figure of recognized standing; their decisions in favor of the customer are binding on the institution.

2) What constitutes a complaint or claim

- Any statement relating to: i) poor service; ii) non-compliance; or iii) defective performance of a financial product or service.
- The following are also considered complaints or claims:
 - **enquiries or incidents not satisfactorily resolved** at the first point of contact (branch / operational unit / customer service channel).

3) Provision of the service: how the SAC should operate

- **Principles:** free of charge, effective, universally accessible, inclusive and non-discriminatory, and assessable.
- **Personalized service is mandatory;** if a telephone or electronic channel exists, human assistance must be guaranteed at the customer's request (automated systems alone are prohibited).
- **It is prohibited to use a complaint or claim for commercial purposes,** unless:
 - it is directly linked to its resolution, and
 - it results in a clear improvement for the customer (terms or price).

4) Customer Service Procedure: stages and legal safeguards

- **Submission:** in writing (paper or electronic), telephone submissions prohibited, minimum content.
- **Acceptance for processing:** acknowledgement of receipt, date and time, identification code, opening of a file, rectification (10 days) and rejection only on specified grounds.
- **Processing:** internal information gathering, with an obligation for all departments to cooperate.
- **Decision:** maximum period of 1 month (from submission of the complaint or claim), full reasoning, consistency with precedents and contractual, regulatory and best practice grounds.
- **Notification:** 10 calendar days (from the date of the decision), on a durable medium, channel chosen by the customer and in the same language.
- **Early closure:** settlement or withdrawal.

5) Mandatory information for customers (branches and website)

Financial institutions **must provide clear and accessible information on:**

- the existence of the SAC and, where applicable, the Customer Ombudsman;
- maximum resolution time,
- available channels and mechanisms for recording/documenting the content,
- mechanisms for tracking the case,
- method of communicating the resolution, in writing (paper or electronic);
- applicable transparency/data protection regulations and the operating rules of the SAC/Ombudsman, and service hours.

6) Second instance: financial supervision

- **If the decision is not favorable to the customer,** the institution must expressly inform them of the possibility of appealing to: **BdE, CNMV, or DGSFP**, depending on the type of institution and product.
- **This maintains the two-tier protection system:**
 - 1st instance: SAC / Ombudsman.
 - Second instance: complaints services of the financial supervisors.
- **Application by type of institution and product.**

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Annex 5
Abbreviations

Abbreviation	Meaning
AAPP	Public Administration
ADR	Alternative dispute resolution
BoE	Bank of Spain
CCAA	Autonomous Communities
CNMV	National Securities Market Commission
DGSFP	Directorate-General for Insurance and Pension Funds
ENAC	National Accreditation Body
LGDCU	General Law for the Protection of Consumers and Users
LOPDGDD	Organic Law on Data Protection and Digital Rights
LSAC	Law 10/2025 on Customer Service
RDL	Royal Decree-Law
GDPR	General Data Protection Regulation
SLA	Service Level Agreement



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