

DZB BANK GmbH
Complaint Handling Policy

I. Preamble

The satisfaction of our customers is our priority.
In order to give you the opportunity to express your criticism, we have set up a complaints office which provides measures for complaint management.

The aim of complaint management is to ensure that customer complaints are handled appropriately and promptly. Incoming complaints are evaluated by us in order to eliminate recurring errors or problems. In this way, we aim to ensure long-term customer satisfaction and customer loyalty.

II. Complaint Handling Procedure

(1) All customers, potential customers and surety providers (e.g. individuals, organizations or companies) who are affected by the activities of DZB BANK GmbH can lodge a complaint.

(2) The complaints office of DZB BANK GmbH is responsible for handling complaints. Complaints can be submitted to us electronically, in writing or orally.

If you have any complaints, please contact your customer service representative or the following address:

DZB BANK GmbH
Complaint Management
Nord-West-Ring Straße 11
63533 Mainhausen
Beschwerdemanagement@dzbank.de

(3) In order to process the complaint, we need the following information:

- Complete contact details of the complainant, such as name, mailing address, address, phone number and, if applicable, email address
- A description of the matter
- Formulation of the request or indication of what the complaint is intended to achieve (e.g. correction of errors, improvement of services, clarification of a difference of opinion)
- Copies of the documents necessary for understanding the process (if available)

(4) The complainant will receive an acknowledgement of receipt. Depending on the complexity of the complaint, a reply will be sent within a reasonable time after receipt of the complaint. If the complaint can be resolved with in a timely and conclusive

manner, the complainant will receive a reply instead of an acknowledgement of receipt.

(5) If DZB BANK GmbH does not fully uphold the complainant's complaint, the complainant receives a comprehensible reason.

III. Out-of-court dispute resolution

The bank takes part in the dispute settlement procedure of the German cooperative banking group. In order to resolve disputes with the bank, private customers and corporate customers can call the ombudsman for the cooperative banking group (<http://www.bvr.de/Service/Kundenbeschwerdestelle>).

Further details are set out in the "Rules of Procedure for out-of-court settlement of customer complaints in the area of the German cooperative banking group" („Verfahrensordnung für außergerichtliche Schlichtung von Kundenbeschwerden im Bereich der deutschen genossenschaftlichen Bankengruppe“), which are available on request. The complaint must be submitted in text form (e.g. by letter, fax or e-mail) to the Customer Complaints Office at the Federal Association of German Cooperative Banks - BVR, Schellingstraße 4, 10785 Berlin, fax: +49 30 2021 - 1908, e-mail: kundenbeschwerdestelle@bvr.de.

The European Commission provides a platform for out-of-court online dispute resolution (so-called OS platform) at <http://ec.europa.eu/consumers/odr/>

Further information on complaint management and dispute resolution can be found on our homepage <http://www.dzb-bank.de/en> under "Imprint".

IV. Additional information

- (1) The processing of complaints is free of charge.
- (2) This policy is reviewed at regular intervals.