



Legal requirements concerning information duties

We can only be sustainably successful if our clients are satisfied with our banking service. However, if you as our client or interested party should ever have cause for complaint, we would be eager to look for solutions with you in order to restore your satisfaction. This involves understanding your concern, correcting any errors and finding a fair, sustainable solution which is acceptable to both sides.

What does this mean in concrete terms for complaint processing?

You can address a complaint to us through the following channels:

- In a personal meeting with your customer adviser
- By telephone: Tel. No. +49 69 98 66 09 33 (Zufriedenheitshotline)
- For electronic transmission, you can use our contact form.
You will find it on the page www.commerzbank.de
- In writing: our address is Commerzbank AG, Beschwerdemanagement, 40300 Düsseldorf

It is our aim to reply to all complaints within seven working days. If we realise that it will take a little longer to clarify your complaint, we will inform you about the expected response time.

Unfortunately, it may also happen that we are unable to find a satisfactory solution for you. Then you always have the option to take your concern to a different office or appeal to ordinary jurisdiction.

Commerzbank participates in the dispute resolution scheme run by the consumer arbitration body "The German Private Banks' Ombudsman" (www.bankenombudsmann.de). Consumers may have any disputes with the Bank resolved by the Ombudsman.

Where disputes involve a payment services contract (Section 675 f of the German Civil Code), clients who are not consumers may also request their resolution by the private banks' Ombudsman. Further details are contained in the "Rules of Procedure for the Settlement of Customer Complaints in the German Private Commercial Banking Sector", which are available on request or can be downloaded from the internet at www.bankenverband.de.

You can address your complaint in writing in text form (e.g. by letter, telefax or email) to the Customer Complaints Office (Kundenbeschwerdestelle) at Bundesverband deutscher Banken e. V., Postbox 04 03 07, 10062 Berlin, telefax: +49 (0)30 1663-3169, email: ombudsmann@bdb.de

Please understand that we are unable to participate in the arbitration scheme of other conciliation offices.

In addition, we refer to No. 21 of our General Business Conditions (Allgemeine Geschäftsbedingungen – AGB), which are available on request or can be downloaded from the internet at www.commerzbank.com. There you will also find an overview on the processing of your personal data by us and your rights under data protection law.