

# Guidelines for handling client complaints



**Baader Bank Aktiengesellschaft**  
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\* Free telephone number from international and national landlines. Costs may be incurred for calls from other networks.

The guiding principle for the Bank and its employees is to provide services in the best interests of investors/clients/counterparties and business partners (hereinafter referred to simply as Clients) and to minimise or avoid conflicts of interest to the best of our ability.

The Bank has implemented appropriate internal procedures and arrangements to ensure that clients can fully exercise their rights and that any complaints they may have are dealt with in an appropriate manner.

This primarily includes introducing a complaint management role. This role is performed at the Bank by the Client Service Group - Complaint Management.

The overarching objective of the internal regulations is to maintain and improve client satisfaction.

These guidelines outlined by the Bank aim to:

- Handle client complaints in a fair, thorough and prompt manner;
- Use the guidelines as an opportunity for self-reflection and to review the suitability of the process;
- Improve client satisfaction;
- Outline a standardised complaint procedure;
- Increase client transparency and outline the reasons for our approach, taking into account banking and stock exchange regulations;
- Obtain information on optimising the quality of our services;
- Avoid conflicts of interest.
- The employee assigned to the complaint must evaluate it effectively and forward it to the Complaint Management, which will register it in the complaint database. Depending on the subject matter and compliance, the complaint is processed by various departments of the Bank in collaboration with the Complaint Management.
- Receipt of a complaint must be confirmed (in writing or by email) no later than the next working day. The bank will react initially without delay, at the latest within 10 working days.
- Mutually agreed and pragmatic solutions are to be sought and implemented promptly for all complaints.

If you as a client or potential client are dissatisfied with the Bank's performance, please contact the Bank's Client Service Group - Complaint Management with your concern.

Complaints can be made to the Bank in writing or can be sent electronically to the following email address:

beschwerde@baaderbank.de

For complaints in writing, please contact:

Baader Bank Aktiengesellschaft  
Client Service Group  
Beschwerdemanagement  
Weihenstephaner Strasse 4  
85716 Unterschleissheim  
Germany

We classify a complaint as any dissatisfaction addressed to the bank by private or institutional clients verbally or in writing, directly or through a third party (BaFin or other supervisory authorities, ombudsman for private banks).

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

- Full contact details of the complainant (address, telephone number, email address if applicable) including client number (if available);
- Description of issue;
- Wording of the concern, or indication of what the complaint seeks to achieve (e.g. troubleshooting, clarification of an issue, improvement of services);
- Copies of the documents required to understand the issue (if available);
- A right of representation if the complainant is acting on behalf of another person in dealings with the bank.

Complaints are evaluated and checked by the Complaint Management on a regular basis to ascertain whether organisational changes or consequences for staff are necessary. Senior management are informed of the client complaints received, related damages and organisational measures necessary every six months by the Complaint Management.

The data protection requirements for processing complaints are taken into account and are adequately documented. For complaints relating to data protection, the Compliance Department ensures that the Bank's data protection officer is informed of the issue.

These guidelines are reviewed regularly and their compliance is ensured through external audits. The supervisory authority is informed of any deficiencies.

Complaints are processed free of charge.

**Information on the possibility of out of court dispute settlement and civil action in accordance with Article 26 Para. 5 of Delegated Regulation (EU) 2017/565.**

In the event of disputes with the Bank, the Ombudsman of private banks may be contacted (Ombudsman Procedure).

The complaint must be made in writing to Bundesverband deutscher Banken e. V., P.O. Box 04 03 07, 10062 Berlin, Germany, Fax: +49 30 1663 3169, Email: schlichtung@bdb.de.

The Bank shall take part in dispute resolution proceedings before the recognised consumer arbitration authority.

They also have the option to take legal action.