

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 in the Corporate Clients segment?

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

- In a personal meeting, your relationship manager or specialist adviser will be glad to record all your questions and misgivings in order to have them clarified.
- Alternatively, you can also approach these contacts by email, telephone or post.
- For electronic transmission, you can use the contact form in the Corporate Banking portal. You will find it on the page www.corporates.commerzbank.com under the heading "Contact".

It is our aim to reply to all complaints as quickly as possible. If we realise that it will take a little longer to clarify your complaint, we will inform you about the expected response time. In our reply, we will let you know our position and will also be glad to discuss the result personally with you.

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 AG participates in the dispute resolution scheme run by the consumer arbitration body "The German Private Banks' Ombudsman". Where disputes involve a payment services contract (Section 675f of the German Civil Code), clients who are not consumers may also request their resolution by the private banks' Ombudsman (www.bankenombudsmann.de).

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., Postfach 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.

The protection of your personal data is important to Commerzbank AG. We comply with the data protection regulations, in particular with the provisions of the EU General Data Protection Regulation (GDPR). Personal data is processed only when the person concerned has given their consent, when the data is necessary for the conclusion of a contract or when the GDPR or an other law permits or prescribes the processing of the data. Information on client data protection and other data subjects can be downloaded from the internet at www.corporates.commerzbank.com and is available on request.
