



Information on the Complaint policy

1. Objectives of the complaint management

Complaint management aims to implement regulatory requirements for the organization of internal complaint processes. The objective is not only to ensure the necessary proper business organization as part of the complaint management process, but also to use the findings from customer complaints in particular to improve the proper business organization and thus achieve greater customer satisfaction.

Through constructive, transparent and efficient complaint processing, we ensure that customer satisfaction is restored and customer loyalty is strengthened. This principle follows the model below:

- Reliable registration and evaluation as well as immediate handling of complaints;
- Analysis of complaints regarding possible failings and inadequacies in business operations;
- Identification and elimination of risks and problems in current processes and products.

2. Functions of the complaint management

The complaint management

- is responsible for the proper recording, processing and response to complaints;
- takes the lead if various departments are involved in the processing of complaints;
- is responsible for internal reporting and reporting obligations to the BaFin.

3. What is a complaint?

A complaint is any expression of dissatisfaction that a natural person or legal entity ("complainant") addresses to a supervised entity in connection with its provision of a service or a corresponding transaction supervised under the WpHG or the KWG, ZAG or KAGB.

The complainant does not necessarily have to be a client of Hauck Aufhäuser Lampe Privatbank AG, but may also be a potential client (e.g. as part of the acquisition process).

4. Filing a complaint

To simplify the submission, we provide a [complaint form](#). Please submit the complaint by mail or e-mail to our complaint management.

Postal address: **Hauck Aufhäuser Lampe Privatbank AG**
Complaint Management
Kaiserstrasse 24
D-60311 Frankfurt/Main

E-mail: Beschwerden@hal-privatbank.com

5. Complaint processing

All complaints submitted will be forwarded immediately to our complaint management, where they will be processed centrally:

a. Acknowledgement of receipt

An acknowledgement of receipt will be issued for all complaints as part of the complaint recording process and provided to the complainant by mail without delay – if possible on the same day as receipt of the complaint, unless the complaint is answered immediately after receipt.

b. Interims notice

If a complaint cannot be processed without delay, preferably within fourteen (14) days, the complainant will be informed of this in the acknowledgement receipt or in an interim notice with the reasons for the delay by mail or phone. In addition, a date will be stated when the examination is expected to be completed. If the process is prolonged, the complainant will be informed on a regular basis.

c. Response letter

A response letter will be prepared for all complaints as part of the complaint process, reviewed by two staff members, signed, and then sent to the complainant by mail. The response letter is sent as soon as the complaint has been conclusively processed.

6. Ombudsman procedure for the out-of-court settlement of complaints/civil legal action

In the event of a final decision that does not fully satisfy the complainant's claims, the complaint management's position shall be explained in detail and the complainant's possibility of maintaining it shall be explained.

In addition, the following note is made in the response letter:

Finally, we would like to point out the possibility of out-of-court settlement of disputes in the form of an ombudsman procedure. In this out-of-court procedure, an ombudsman, who is usually a former judge or ministry official, mediates within the framework of the rules of procedure. The procedure is free of charge and can be directed to the following address:

**Kundenbeschwerdestelle beim
Bundesverband deutscher Banken**
P.O. Box 04 03 07
10062 Berlin

More detailed information on this procedure can be found on the website of the Bundesverband deutscher Banken using the link below:

<http://www.bankenombudsmann.de>

This does not affect any further legal recourse to the civil courts.