

Complaints Handling Policy

To achieve a high-level client protection and satisfaction, we have implemented a complaint handling management. The following procedure shall ensure a clear, fair and prompt handling of client complaints:

- (1) All clients, as well as potential clients, such an individual person, organizations or companies, which may be affected by any services offered by Berlin Hyp AG, may submit a complaint.
- (2) All complaints are to be submitted either orally, in written form or per e-mail together with all available documents, the contact details of the complainant, a description and the date of the service, and naming the responsible department to:

Berlin Hyp AG
Beschwerdemanagement
Legal Department GO 2
Corneliusstr. 7
10787 Berlin
complaint@berlinhyp.de

- (3) Upon receipt, Berlin Hyp shall send an acknowledgement together with the Complaints Handling Policy to the complainant. If the complaint can be settled immediately, the complainant shall receive a response instead of an acknowledgement.
- (4) Complaints shall be registered electronically and are to be treated and investigated in a fair manner. Retail client complaints regarding investment advice in financial instruments shall be reported to our supervisory body, the Bundesanstalt für Finanzdienstleistungsaufsicht.
- (5) The complainant shall receive a clearly understandable response from Berlin Hyp within 10 business days. In case Berlin Hyp is not able to respond within this time frame, it will inform the complainant of the reasons for the delay and when the investigation shall be completed.

In the case of complaints regarding the rights and obligations of payment service users, we undertake to reply no later than 35 working days after receipt of the complaint. Otherwise Clause No. 21 of our General Terms and Conditions shall apply.

- (6) If the final decision is not to undertake any change, Berlin Hyp will explain in detail its position. In this case, the complainant has the option the take civil court action or to report the complaint to the relevant supervisory body of the Berlin Hyp:

Bundesanstalt der Finanzdienstleistungsaufsicht
Marie-Curie-Strasse 24-28
60439 Frankfurt am Main

- (7) The complaint handling is free of charge.
- (8) This policy will be reviewed on a regular basis.