

# Complaints Management Process

Standard Chartered Bank AG is committed to delivering products and services to the highest standards our Clients expect. However, we are aware that instances may occur, where you as a client or potential client may be dissatisfied with a product or service that has been provided to you. If you wish to raise your concerns, you can do so by making a complaint. We value your feedback, as it helps us improve the quality of products and services offered by Standard Chartered Bank AG.

## How to make a complaint

You can raise a complaint by reaching out to your usual Standard Chartered Bank AG relationship, sales or service contact. You may also choose to make a complaint using the information provided below.

### By e-mail

If you are a client of Standard Chartered Bank AG: [complaintsmanagement.germany@sc.com](mailto:complaintsmanagement.germany@sc.com)

If you are a client of Standard Chartered Bank AG, Paris branch: [complaintsmanagement.france@sc.com](mailto:complaintsmanagement.france@sc.com)

If you are a client of Standard Chartered Bank AG, Stockholm branch: [complaintsmanagement.sweden@sc.com](mailto:complaintsmanagement.sweden@sc.com)

### In writing

<b>Standard Chartered Bank AG</b>	<b>Standard Chartered Bank AG, Paris Branch</b>	<b>Standard Chartered Bank AG, Stockholm Branch</b>
Compliance Taunusanlage 16 60325 Frankfurt am Main Germany	Compliance 32 Rue De Monceau Paris 75008 France	Compliance Kungsgatan 33 111 56 Stockholm Sweden

Please provide us with your contact data as well as other important information on the subject of your complaint. This will make it easier for us to handle your complaint efficiently.

## Handling of complaints

Standard Chartered Bank AG has internal policies and procedures in place to ensure complaints are resolved in a timely, consistent and fair manner. Receipt of your complaint will be acknowledged promptly, triggering an investigation by the complaints management function. You may receive updates on the progress of the investigation from time to time. Upon completing the investigation into your complaint, we will provide you with a written resolution communication within a maximum of 4 weeks from the receipt of your complaint.

In case of complaints related to payment services, the Bank shall comply with the provisions implementing the Payment Services Directive II in § 62 ZAG in Germany (15/35 working days to respond to your complaint).

If, however, the processing takes a longer time due to a wide-ranging state of affairs, we will of course inform you about the current status of the processing.

Information relating to your complaint may be submitted by Standard Chartered Bank AG to the German regulator - Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) in exercise of certain regulatory reporting requirements.

## Alternative Dispute Resolution

In case Standard Chartered Bank AG has not been able to resolve your complaint, or if you find the response to your complaint not satisfactory, you may be entitled to explore an alternative dispute resolution channel.

Complaints can also be addressed to the German Supervisory Authority:

### **Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)**

[www.bafin.de](http://www.bafin.de)

Dienstsitz Bonn

Graurheindorfer Straße 108

53117 Bonn

Dienstsitz Frankfurt am Main

Marie-Curie-Str. 24 - 28

60439 Frankfurt am Main