



Deutsche Bank Complaint Process

Our aim is to offer you the products and services that meet your needs, delivered to the standard you would expect. We are committed to handling all complaints promptly and fairly. If you have a complaint that you would like to lodge with us, you can lodge it via physical correspondence at the following business operating address:

2nd Floor North Towers
140 West Street
Sandton
Johannesburg
2196

Contact Person: Mr. Johan Gibhard

Tel: +27 (11) 775 7000 between the working hours of 8:00 am and 5.00 pm (South African Time)
Monday to Friday (excluding public holidays and weekends).

Fax: +27 (11) 775 7449

Web address: www.db.com/southafrica

How we handle your complaint

Once we receive your complaint we will acknowledge your complaint within 48 hours (2 working days) of receipt of the complaint, however, telephonic complaints will be confirmed in writing within 72 hours (3 working days) of receipt.

We will make all reasonable efforts to resolve the matter as soon as practicable, but no later than 4 weeks from the date of receipt of the complaint.

Please provide us with the following information:

- the date the issue occurred;
- the details of the account, product/service and the entity your complaint relates to; and
- what occurred and how you have been affected.

If the investigation is more complex, we will revert to you and provide a timeframe within which we will respond with an explanation as to why we are unable to respond within 4 weeks. Our complaint-handling process is designed to ensure all complaints are handled fairly, effectively, and promptly.

Unresolved client complaints

If the complaint is not resolved or if you do not accept the outcome of the complaint, we may ask you to seek further recourse through the mechanisms afforded under applicable local legislation and/or regulations by referring or escalating your complaint to the Financial Advisory and Intermediary Services (FAIS) Ombudsman or the Johannesburg Stock Exchange (JSE) for impartial resolution within 6 months of the conduct giving rise to the complaint. If we are unable to do so, you may refer your complaint to:

- In the case of a complaint relating to market abuse, the JSE Director: Surveillance.
(<https://www.jse.co.za/services/market-regulation>)
- In the case of a complaint relating to advisory or intermediary services, the Ombud for Financial Services Providers.
(<https://faisombud.co.za>)
- In the case of a complaint relating to privacy and access to information, the Information Regulator.
(<https://inforegulator.org.za/>)



- In the case of a complaint relating to market conduct, the Financial Sector Conduct Authority.
(<https://www.fsca.co.za>)