



# HOW TO VOICE YOUR CONCERNS

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## Resolving your complaints with us

At Lloyds Bank Corporate Markets Wertpapiershandelsbank GmbH (“we”, “us”, “our”), we aim to provide excellent customer service whenever you deal with us. If we do not achieve this, we would very much like to know so we can have the opportunity to put things right.

### You can write (including email) or speak to:

- your Relationship Manager or anyone in your Relationship Manager’s team
- Bundesanstalt für Finanzdienstleistungsaufsicht (“BaFin”) (see below)

### You can expect us to:

- take your complaint seriously and positively
- understand the nature of your complaint and how you feel it should be resolved
- advise you whether we can resolve the matter immediately or not
- keep you regularly informed of progress when investigating an unresolved complaint, using your preferred method of communication where at all possible

- be fair in our assessment, putting matters right if we have caused you inconvenience, distress, disadvantage or loss

The majority of complaints should be resolved within two (2) working days. When this is not going to be the case, we will provide an acknowledgement of your complaint within five (5) working days unless other arrangements are agreed with you in advance.

After that, we will regularly update you on progress as advised in our acknowledgement until we have completed our investigations and issued our final response.

You may, of course, contact your Relationship Manager at any time should you wish to discuss progress or any other matter relating to the complaint.

Our final response will address all of your concerns, confirm whether the complaint is being upheld or rejected.

## If you're unhappy with how we have handled your complaint

If you are unhappy with our response, you should contact your Relationship Manager as soon as possible, including details of further information that may be applicable to the case. You can expect us to consider any new information and for us to either provide an updated decision or reaffirm our prior position.

You may also complain to BaFin. However, if you have reason for a complaint, you should first contact us. When doing so, it is recommended to request a statement or decision from us in writing before taking matters any further. First of all, therefore, you should wait for an answer to your complaint and only after that may BaFin be able to help you further.

If your claim is rejected by us, you can turn to BaFin. BaFin can examine, for example, whether or not a company is complying with the agreed contractual terms and legal requirements. However, BaFin primarily looks at whether the matter is significant for German supervisory law, and if so to what extent. BaFin is not allowed to provide information about the results of any regulatory examination which may take place, as it is subject to a statutory duty of confidentiality.

For more information:

In English:

[https://www.bafin.de/EN/Verbraucher/BeschwerdenAnsprechpartner/beschwerdenansprechpartner\\_node\\_en.html](https://www.bafin.de/EN/Verbraucher/BeschwerdenAnsprechpartner/beschwerdenansprechpartner_node_en.html)

In German:

[https://www.bafin.de/DE/Verbraucher/BeschwerdenAnsprechpartner/beschwerdenansprechpartner\\_node.html](https://www.bafin.de/DE/Verbraucher/BeschwerdenAnsprechpartner/beschwerdenansprechpartner_node.html)

## You can expect us to:

- fully consider the reason(s) for your dissatisfaction
- take into account any new information and respond accordingly

## Important information about compensation arrangements

We are a member of the Compensation Scheme for Investment Service Providers (Entschädigungseinrichtung der Wertpapierhandelsunternehmen, EdW), Charlottenstrasse 33/33 a, 10117 Berlin. EdW is the compensation institution responsible under the Investor Compensation Act (AnlEntG).

The AnlEntG contains the provisions on possible compensation claims against EdW if an institution is not in a position to meet liabilities from securities transactions. It also regulates the scope of any compensation claim.

According to the AnlEntG, liabilities from securities transactions are protected up to 90% of their value, up to a maximum of EUR 20,000 per creditor. The claim for compensation does not exist to the extent that funds are not transferred into the currency of an EU Member State or denominated in euro. It only covers obligations arising from securities transactions, which are part of the Institute's main contractual obligations (primary obligations). Claims for damages resulting from consulting errors, for example, are not covered. Certain investors are not protected, for example Credit institutions and financial service providers, insurance companies, medium-sized and large corporations and enterprises of the public sector.

We are not authorised to accept client funds or to have access to client assets. Investments are always carried out via partner banks, fund companies or issuers. Further information can be found on the website of the EdW, <http://www.e-d-w.de/>

## Our service promise

Our aim is to provide a great customer experience. If you have a concern, we will try to resolve it as quickly as possible. Raising a complaint with us will not affect any rights you may have to pursue the issue through formal (legal) proceedings.