

COMPLAINT MANAGEMENT

At Kathrein Privatbank Aktiengesellschaft,
we take your feedback seriously!

1 Your contentment is our concern

Kathrein strives to provide its customers best-in-class solutions and excellent service. Making sure that our customers are satisfied is one of our highest priorities. Feedback from customers ensures that we get to know their needs and wishes better, which in turn leads to improvements in our products and services.

Please let us know if we have not fully met your expectations or if there is reason for complaint. We value constructive feedback and take all comments and complaints seriously.

Please get in touch with our complaints department via e-mail, telephone or postal mail. We will respond as quickly as possible. In the event it takes us a bit longer to respond, we will inform you of the delay and keep you updated on the status of your complaint.

E-Mail:

beschwerdemanagement@kathrein.at

Telephone:

Phone: +43-1-534 51-0

(9:00 a.m. to 4:00 p.m. CET on business days)

Postal address:

Kathrein Privatbank Aktiengesellschaft

Wipplingerstraße 25, A-1010 Vienna

2 What should you consider when filing a complaint so that it can be answered promptly and efficiently?

Please provide your full name and address. Furthermore, please describe the reason for your complaint in as much detail as possible. If the complaint refers to a particular transaction, please provide all known details regarding that transaction.

For questions about certain records (e.g. account or securities account statement) please provide a copy of the record. If you have any suggestions for how we can eliminate the cause for your complaint, please let us know. If you would like to receive support from a third-party regarding your complaint, please complete a release from the bank's duty to maintain secrecy. Important: Please do not submit any passwords or similar security codes. We will never ask you to provide those.

3 What will happen with your complaint?

We will investigate each and every complaint objectively and without bias. We will conduct the necessary investigations in-house, collect and review all evidence and information supporting the complaint and will base our conclusion on those findings. The complaint will be logged in our internal systems.

You will receive a response to your complaint in a timely manner. We will communicate with you in clear and understandable language. Please bear in mind that issues are sometimes more complex than they seem at first glance. In the event it takes us longer to address your issue or if there are unexpected further delays, we will keep you informed and give you our best estimate about when to expect a response. If we are unable to satisfy your requests or if we cannot satisfy them in full, we will explain our position in detail in our response letter.

4 Joint Conciliation Board of the Austrian Banking Industry (Gemeinsame Schlichtungsstelle der Österreichischen Kreditwirtschaft)

In the event no agreement can be reached regarding your complaint, you have the option to file a complaint with the Joint Conciliation Board of the Austrian Banking Industry (JCBABI).

The JCBABI is an agency which facilitates the out-of-court settlement of disputes arising between consumers who are residents in Austria or in another member state of the European Economic Area and a bank licensed in Austria or another institution set forth in Section 1, Banking Act (Bankwesengesetz, BWG) concerning obligations from a bank transaction in accordance with Section 1 BWG. For complaints of individuals who are not consumers, the JCBABI is the competent authority provided conciliation for this group of people is provided for in an EU directive or a law, such as the Austrian Payment Services Act (Zahlungsdienstgesetz).

The JCBABI has been established as part of the Federal Banking and Insurance Section of the Austrian Federal Economic Chamber. Your independent and autonomous ombudsman is responsible for the proceedings.

Gemeinsame Schlichtungsstelle der Österreichischen Kreditwirtschaft
Wiedner Hauptstraße 63
1045 Wien
+43 (1) 505 42 98
+43 (0) 590900-118337
office@bankenschlichtung.at
www.bankenschlichtung.at/

In addition, you may also submit complaints to:

Consumer Dispute Conciliation Services (www.verbraucherschlichtung.at/) and the FMA (Financial Market Authority) as Consumer Information Agency (www.fma.gv.at/beschwerde-und-ansprechpartner/).