

**Deutsche Bank Complaint Process**

Our aim is to apply the key principles of Treating Clients Fairly (TCF) in our compliance process to offer you the products and services that meet your needs and expectations, to ensure an overall better client experience. We are committed to handling all complaints promptly, fairly, impartial and in an objective manner. 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:

North Towers, 2nd Floor

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](http://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/reason for the complaint 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 responsibly, honestly, fairly, effectively, and promptly with due care and diligence.

**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.  
[Market Regulation | Johannesburg Stock Exchange](http://www.jse.co.za/MarketRegulation)
- 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://info regulator.org.za/>)
- In the case of a complaint relating to market conduct, the Financial Sector Conduct Authority (FSCA).  
(<https://www.fsca.co.za>)