

Complaints Handling Process GTS Bank of America Europe Designated Activity Company Frankfurt Branch

Dear Customer

Bank of America Europe Designated Activity Company Frankfurt Branch is committed to the highest ethical and professional standards and to always provide its services to your fullest satisfaction. In the event that of discrepancies please contact your Dedicated Service Director in the usual manner to resolve the issue.

How to file a complaint?

Should the issue not be resolved and you wish to file a complaint you can contact your Dedicated Service Director in the same manner as usual or contact our Complaints Handling Function:

Complaints Handling Function for GTS customers including local GTS related operations is provided by:

The customer services and Complaint Handling Function for the GTS business is provided by Bank of America Europe Designated Activity Company London Branch. The Complaints Handling Function is responsible for monitoring the complaints logged in the system and ensuring that communication to the customer is sent.

Bank of America Europe Designated Activity Company London Branch

FAO: EMEA Client Servicing

2 King Edward Street

London EC1 1HQ

United Kingdom Email: gtsclientcomplaints@bofa.com

Telephone: +44 (0) 20 7573 2375

Fax: +44 (0) 208 395 3098

All complaints which are received locally in Frankfurt (Bank of America Europe Designated Activity Company Frankfurt Branch, FAO: Compliance Department, Neue Mainzer Str. 52, 60311 Frankfurt, Germany, Email: markus.herbst@bofa.com and benedikt.karla@bofa.com) will be forwarded to the relevant Dedicated Service Director within Customer Services who will handle the complaint in accordance with the complaints management process for GTS.

Any complaints has to concern a business relationship with the Bank of America Europe Designated Activity Company Frankfurt Branch. It can be submitted independent of the time that has passed or the amount of money involved. Complaints for claims that have been time barred under the applicable law will not be processed.

You will receive a confirmation that your complaint has been received within 3 working days. We aim to resolve any complaints and provide you with a comprehensive reply within 15 working days. Should it not be possible to resolve the matter within this time period, you will receive a communication explaining the delay. A final response will be provided at the latest within 35 working days.

If your complaint is accepted, the response will contain the steps that we have taken to resolve the matter and the time period in which those will be taken. If your complaint is not justified, we will provide you with an explanations for our reasons.

If no resolution of the issue can be achieved or it is in your view not possible to resolve the matter by using this process, you have the option to address this via alternative dispute resolution provided your complaint is in respect of payment services covered by the Payment Service Directive (PSD).

Bank of America Europe Designated Activity Company Frankfurt Branch participates in the alternative dispute resolution mechanism of the German Private Banks' Ombudsman "Ombudsmann der privaten Banken" (www.bankenombudsmann.de). Further information is available under "Verfahrensordnung für die Schlichtung von Kundenbeschwerden im deutschen Bankgewerbe", which can be found under www.bankenverband.de.

You can address your complaint in writing in text form (e.g. by letter, telefax or email) to the Customer Complaints Office (Kundenbeschwerdestelle) at Bundesverband deutscher Banken e. V., Postbox 04 03 07, 10062 Berlin, telefax: +49 (0)30 1663-3169, email: ombudsmann@bdb.de. Further information is available under <https://hh.bankenverband.de/services/beschwerdestelle/>

