

## **Out-of-court dispute resolution**

The Bank participates in the dispute resolution scheme run by the consumer arbitration body “The German Private Banks’ Ombudsman” ([www.bankenombudsmann.de](http://www.bankenombudsmann.de)). Consumers may have any disputes with the Bank resolved by the Ombudsman.

Where disputes concerning a payment services contract (Section 675f of the German Civil Code [*Bürgerliches Gesetzbuch*])) are involved, customers who are not consumers also may request their resolution by the Ombudsman.

Further details are contained in the “Rules of Procedure for the German Private Banks’ Ombudsman”, which are available on request or can be downloaded from the Internet at [www.bankenombudsmann.de](http://www.bankenombudsmann.de).

Complaints should be addressed in text form (e.g. by letter or email) to the German Private Banks’ Ombudsman Office at the Association of German Banks (*Bundesverband deutscher Banken*), P.O. Box (Postfach) 040307, 10062 Berlin; email: [schlichtung@bdb.de](mailto:schlichtung@bdb.de).