

The Agricultural Bank of China Frankfurt Branch ("ABC Frankfurt" or the "Bank") is committed to the effective resolution of complaints. We value the feedback from our clients as it helps us to gain insights on possible shortcomings and inadequacies in business operations and improve the services we provide.

A complaint can be made either orally (e. g. by phone or in person) or in writing (e. g. by email or letter) to our Complaints Officer at Agricultural Bank of China Ltd. Frankfurt Branch, Ulmenstraße 37-39, 60325 Frankfurt am Main, Germany, Fax: +49/69/401255-139, Phone: 0049/69/401255-133, email: [Complaints@abchina.com.de](mailto:Complaints@abchina.com.de) .

When confirming the receipt of the complaint or upon request, the Complaints Officer should inform the Complainant in writing or electronically of the further processing of the complaint. A complaint will be answered within 3 business days. If no response can be given, the Complaints Officer will inform the Complainant of the reasons and indicate when the inspection is likely to be completed.

In the event of a final decision which does not fully comply with the Complainant's claims, the Complaints Officer will provide a detailed explanation of its position and the Complainant's ability to maintain the complaint (e.g. the possibility of using alternative dispute settlement procedures). Any final reply to the Complainant will be made in written paper form.

If the Complainant is not satisfied with the final decision of the Complaints Officer and if it is a complaint under law § 675c ff. BGB, the Complainant can contact the customer complaints office of the Association of German Banks:

*Kundenbeschwerdestelle beim Bundesverband deutscher Banken:*

*Postfach 04 03 07*

*10062 Berlin*

*Tel.: +49 (0) 30 1663-3166*

*Fax: +49 (0) 30 1663-3169*

*[ombudsmann@bdb.de](mailto:ombudsmann@bdb.de)*

*<http://bankenverband.de>*

All personal data submitted by the Complainant will be used solely for purposes which are directly related to his or her complaint, recorded and processed legally.