

A complaint can be made either orally (e. g. by phone or in person) or in writing (e. g. by email or letter).

In practice, the following information should be provided to the branch when submitting a complaint:

- The Complainant should provide his/her name, phone number, email or postal address for contact. The Bank cannot give response if the complaint is made anonymously or the Complainant cannot be identified or traced;
- The Complainant should provide reasons of complaint, and describe the matter being complained;
- If possible, the Complainant can specify the department/employee complained against.

**Above information can be sent by email to: complaints@abchina.com
You can also contact our Complaints Officer at 069 40 1255 133.**

The Complaints Officer will provide appropriate assistance to the Complainant to formulate his/her complaint and seek further information where necessary.

The Complaints Officer should acknowledge receipt of a complaint to the Complainant in writing. However, where immediate acknowledgment is not possible, the written acknowledgment must be made as soon as practicable and in any cases within 2 business days after receiving the complaint.

The Complaints Officer should be committed to promptly resolve a complaint and give response to the Complainant in writing within 3 business days.

If the Complainant is satisfied with the initial response, the complaint is considered as resolved.

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
<http://bankenverband.de>