



Deutsche Bank South Africa Complaint Process

At Deutsche Bank South Africa, we are committed to upholding principles of Treating Clients Fairly (TCF) in our compliance process by providing products and services that align with your needs and expectations, to ensure an overall better client experience. We are dedicated to handling all complaints promptly, fairly, impartial and objectively. You may lodge a complaint with us via physical correspondence or email to:

Contact Details for Complaint Submission:

Attention: Mr. Johan Gibhard – Head of Compliance

Physical Address:

North Towers, 2nd Floor
140 West Street
Sandton
Johannesburg
2196

Email:

joan.gibhard@db.com

Telephone: +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).

Deutsche Bank South Africa Website: www.db.com/southafrica

Complaint Handling Process:

Acknowledgement of Compliant: Upon receipt of your complaint, we will issue a written acknowledgement within 48 hours (2 business days). For complaints initially lodged telephonically, written confirmation will be provided within 72 hours (3 business days) of receipt.

Resolution Aim:

We aim to resolve all complaints within four (4) weeks from the date of receipt of the complaint. We will make every reasonable effort to resolve the matter as promptly as possible.

Information to be included with your Compliant:

To facilitate a swift and thorough investigation, please provide us with the following information:

- the date(s) the issue occurred;
- specific details of the account, product/service and the Deutsche Bank entity to which your complaint relates to; and
- a clear description of the issues, including the reason for the complaint and how you have been affected.

Complex Investigations:

Should the investigation require additional time due to its complexity, we will revert to you and provide a timeframe within the initial four-week period. In which we will respond with an explanation the reason for the delay and provide an updated estimated timeframe for our comprehensive response.

**Commitment to Fair Handling:**

Our complaint handling process is designed to ensure all complaints are addressed responsibly, honestly, fairly, effectively, and promptly with due care and diligence.

External Escalation Options for Unresolved Complaints:

If the complaint is not resolved or if you do not satisfied with the outcome of the complaint, we will advise you to seek further recourse available under the applicable local legislation and/or regulations by referring or escalating your complaint to the Financial Advisory and Intermediary Services (FAIS) Ombudsman, the Information Regulator or the Johannesburg Stock Exchange (JSE) for impartial resolution within six (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](#)
- 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://inforegulator.org.za/>)
- In the case of a complaint relating to market conduct, the Financial Sector Conduct Authority (FSCA).
(<https://www.fsca.co.za>)