

Complaint Process

Our aim is to offer you the products and services that meet your needs, delivered to the standard you would expect. If we do not meet your expectations, please tell us. We aim to ensure any concerns you have will be dealt with promptly and fairly.

How to reach us

Your relationship manager or client service officer is there to deal with any questions, concerns or complaints you raise. Outside of routine meetings you can contact your relationship manager or client service officer via email, telephone or by post. You can also send your concerns clicking on [Contact – Deutsche Bank](#)

Information we need from you

To enable us to fully investigate your complaint, please provide us with the following information:

- ✓ The date the issue occurred
- ✓ The account, product and service, and our branch/entity relating to the complaint
- ✓ What occurred and how you have been affected.

What you can expect from us and what are your rights

- ✓ We will provide you a copy of this 'Complaint process' in case we receive a complaint from you (unless the complaint is resolved by close of business on the next business day) or in case you simply ask for it.
- ✓ We will acknowledge your complaint in writing within 5 business. The acknowledgement will include:
 - name and job title of the individual who is handling your complaint; and
 - details of our internal complaint-handling procedures.

We might include a final response in the written acknowledgement. In such case the response will:

- accept the complaint and, if appropriate, offer redress; or
 - offer redress without accepting the complaint; or
 - reject the complaint and give reasons for rejecting it.
- ✓ If you are not happy with our response, or our non-response, you have 4 calendar months to apply under the customer dispute resolution scheme. This means you can inform the Adjudicator – an independent body appointed by the Regulatory Authority. If 4 months passed, and you have sufficient reason for the delay, you can still inform the Adjudicator. Details on the resolution scheme, how and where to apply, can be found on the following website of the QFC Regulatory Authority: <https://www.qfcra.com/customer-dispute-resolution-scheme/>

- ✓ If we have not included our final response in the acknowledgement we provided within 5 business days, we will send you a final written response within 4 weeks after the day you raised your complaint. By doing so we will explain why we could not resolve the complaint and provide you with a timeframe to resolve it.
- ✓ If we have not given you a final response at the end of 8 weeks, after the day on which you raised your complaint, you shall expect that we provide you a written response specifying the cause of the further delay and by when we expect to give a final response.

Please note that you have the right to apply under the customer dispute resolution scheme if you should not agree with our cause of delay.

We remain available for any further clarification.

Deutsche Bank AG Doha (QFC) Branch