



Complaints Handling Procedure

Latest update: 31 July 2026

Our aim is to offer you products and services that meet your needs, delivered to a high standard. If we do not meet your expectations, please let us know. We aim to ensure any concerns you have will be dealt with promptly, fairly and consistently.

If you have a complaint about our **crypto-asset products, service, support, or anything else**, this procedure document explains the process.

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 post.

What to submit

To submit a complaint regarding our crypto-asset products or services under the Market-in-Crypto-Asset Regulation, please go to <https://digitalassets.db.com>, download and complete the Complaints Form, and send it to us together with any relevant supporting information. You may submit your complaint in English or German. We will handle your complaint free of charge.

You do not have to use the Complaints Form. If you choose not to use it, please provide at least the following information so that we can review your complaint properly:

- Your contact details and the legal entity name
- 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 to expect from us

We will handle your complaint in line with Deutsche Bank's client complaints policy and procedures. The responsible complaint management function is Deutsche Bank's Corporate Bank. A dedicated complaint owner will be assigned to manage your complaint, coordinate the review according to the bank's guidelines and keep you informed. If needed, the complaint may be escalated internally to ensure it is reviewed by the appropriate teams.

We will make all reasonable efforts to resolve the matter.

Acknowledgement

We will confirm receipt of the complaint and its admissibility **within 3 business days**. If information is missing, or if we cannot treat the matter as an admissible complaint, we will let you know and explain what is needed or why the complaint is not admissible.

In general, a complaint is admissible if it:

- Originates from a DB client or from a representative with evidence of authority
- Expresses dissatisfaction in relation to a crypto-asset service offered by DB
- Provides sufficient information to identify the relevant relationship or transaction



Investigation and resolution

We will investigate your complaint carefully and fairly. We aim to provide you with our decision **within four weeks of receipt**. Our response will address the issues you raised and explain the outcome of our review in detail.

Exceptional cases that require longer time

If a complaint is complex and we need more time, we will inform you as soon as possible. We will explain the reason for the delay and tell you when we expect to provide our decision.

What if you are dissatisfied with the result

If you are not satisfied with our response, you may be able to refer the matter to an external dispute resolution body, ombudsman, competent authority or you may be able to take civil action. For Germany, the relevant contact points include:

Ombudsmann der privaten Banken

Bundesverband deutscher Banken e. V.,
Postfach 04 03 07
10062 Berlin
Tel.: +49 (0) 30 1663-3166
schlichtung@bdb.de
www.bankenverband.de

European Central Bank

Sonnemannstr. 22
60314 Frankfurt am Main
Tel.: +49 69 1344 0
www.ecb.europa.eu

Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)

Graurheindorfer Str. 108, 53117 Bonn und
Marie-Curie-Str. 24-28, 60439 Frankfurt am Main
Tel.: +49 (0) 228 4108-0
Fax: +49 (0) 228 4108-1550
poststelle@bafin.de
www.bafin.de

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