

Guidelines for resolving client complaints

The highest priority of Baader & Heins AG and its employees is to perform services in the best interests of investors/clients/counterparties and business partners (hereinafter referred to collectively as 'clients') and to avoid or at least minimise conflicts of interest as far as possible.

Baader & Heins AG has suitable internal processes and arrangements in place to ensure that client complaints are dealt with adequately and that clients can make unimpaired use of their rights.

These arrangements include the establishment of a complaint management role. This role is realised by the compliance division at Baader & Heins AG.

The overarching goal of our internal regulations is to ensure and increase the satisfaction of our clients.

Based on these principles, Baader & Heins AG pursues the following objectives:

- fair, thorough and prompt processing of and response to client complaints
- benefiting from the opportunity for self-reflection and to review the suitability of relevant processes
So gemeint? Bitte prüfen
- improvement of client satisfaction
- definition of a standardized proportion of complaints
- increased transparency for clients and explanation of the reasons for our approach, taking into account supervisory and trading regulations
- maintenance of information for improving the quality of our services
- prevention of conflicts of interest
- An employee who receives a complaint is responsible for accepting it respectfully and forwarding it to the compliance division, where it will be recorded in the complaint database. Depending on the topic and persons responsible, complaints are processed by various departments at Baader & Heins AG with Compliance coordinating the process.
- Confirmations of receipt for complaints are sent in writing or by email by no later than the next working day. Baader & Heins AG provides its first response without delay and by no later than 14 days after receipt.
- We try to seek and implement amicable and pragmatic solutions in a timely manner for all problems.

Should you, as a client or prospective client, not be satisfied with a service of Baader & Heins AG, please contact Compliance with your concern.

Complaints can be addressed to Baader & Heins AG both electronically and in writing.

Complaints submitted electronically can be sent to the email address compliance@baaderheins.de.

Complaints made in writing can be addressed to:

Baader & Heins Capital Management AG
Compliance
Weißenstephaner Str. 4
85716 Unterschleißheim

We define complaints as any statement of displeasure or dissatisfaction made by a private or institutional client in writing or orally, directly or through third parties (BaFin or other supervisory authorities or the ombudsman for private banks), to Baader & Heins AG.

We require the following information to process complaints:

- complete contact information for the person making the complaint (address, telephone number and email address if applicable), including client or reference number (where available)
- description of the matter
- specification of what is requested or what is sought from the complaint (e.g. correction of an error, clarification of facts or improvement of services)
- copies of documents needed in order to understand the request (where available)
- authority to represent, if the person is making a complaint to Baader & Heins AG on behalf of another person

Complaints are regularly evaluated and assessed by Compliance to see whether organisational changes or personal repercussions are necessary. Management is informed of the client complaints received, associated damages and organisational measures every six months through compliance reporting.

These guidelines are reviewed at regular intervals and compliance with them is ensured through external audits. If shortcomings are detected, the supervisory authority will be informed.

Complaints are processed free of charge. You also have the option to take legal action.