



# Solarisbank's principles for dealing with complaints

March 16, 2022



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# 1 Introduction - Objectives of Complaint Management at Solarisbank AG

As Solarisbank, we aim to provide our customers with products and services that meet their needs at all times. We do not always succeed in meeting your expectations to your complete satisfaction. Especially in such cases, we would like to invite every customer to enter into a dialogue with us. We take all feedback seriously and always see complaints as an opportunity to improve our services and performance and thus to address your concerns in a more targeted manner. These complaint principles are addressed to you as a (potential) customer of Solarisbank and are intended to provide you with answers to the following questions:

- Where and how can you complain?
- How does the complaint procedure work?
- What other complaint options are available?

## 1.1 Definitions

A complaint is any expression of dissatisfaction that a customer, as defined in Section 67 (1) of the German Securities Trading Act (Wertpapierhandelsgesetz - WpHG) or a potential customer (complainant), addresses to an investment services company in connection with its provision of an investment service or an ancillary investment service. The term "complaint" does not necessarily have to be used. A complaint does not require a specific form.

# 2 Where and how can you complain?

## 2.1 Addressee of the complaint

In order to be able to assign and process your complaint as quickly as possible, we ask you to observe the following instructions:

In cases concerning an exclusive service of one of our partner companies, please contact them directly.

If your concern relates to a Solarisbank product or service, you can contact us in the following ways:

- E-mail: support[at]solarisbank.de
- Telephone: +49 (0)30 232 5678 599
- In writing: Solarisbank Customer Support / Complaint Management, Cuvrystraße 53, 10997 Berlin, Germany



## 2.2 Form and content of the complaint

Complaints can generally be submitted to us informally, i.e. in writing or by telephone, although we welcome submissions by e-mail.

Note on complaints via e-mail:

Important: Please use only the e-mail address on file with us to send your complaint. You can usually find this within the app of your profile. In addition, we require the following information for complaint processing, if possible:

Complete contact details (name, address, email address, deposit number).

Reason for the complaint e.g.

- Purchase and sale of a security
- Transfer of securities
- Costs - and fees
- Custody account blocking
- Trading App and technical difficulties
- Payment transactions (transfer of credit balance)
- Other
- for concerns related to specific trading activities - if available - ISIN/WKN and date/time of the trading transaction
- A comprehensive description of the issue
- Indication of the desired resolution (e.g., error resolution, clarification of a disagreement, service improvement)
- Copies of all documentation necessary for understanding (if available).

## 3 What is the complaint procedure?

### 3.1 General Information on Solarisbank's Complaint Management System

We have set up a qualified complaints management system with the aim of processing complaints in an orderly manner as quickly as possible in the interests of our customers. In addition, we regard complaints as an important source of information: if there are indications of errors on our part, we endeavor to correct them immediately. The complaints procedure is reviewed at regular intervals. In addition to the activities of the internal audit and compliance departments, external audits are also carried out by independent auditors to monitor the actions of employees in accordance with applicable regulations.

Furthermore, the Management Board of Solarisbank is regularly informed about the complaints procedure as such, but also about complaints that have occurred and how they have been dealt with. All complaints, as well as the measures taken to remedy them, are recorded and kept in accordance with regulatory deadlines.

For information on Solarisbank's data protection and the processing of your data, please refer to our website <https://www.solarisbank.com/de/privacy-policy/>.



### 3.2 Information on the duration of complaint processing

We always try to respond to your complaint as quickly as possible. Upon receipt of your complaint, we will confirm receipt. If your concern can be conclusively clarified at short notice, you will receive a direct reply instead of the confirmation of receipt.

Depending on the case, you should receive a final response within 15 working days. Should the processing take longer, we will inform you by e-mail about the expected processing time.

As part of the complaints procedure, each matter is examined individually in order to investigate the cause of the complaint in detail. If necessary, third parties, such as external service providers, will also be involved in this process. This may extend the processing time.

Once the matter has been dealt with, you will receive a final, clear and comprehensible response from us.

## 4 Further complaint options

If you are not satisfied with the final processing and the result, you have the option of lodging a complaint with the Federal Financial Supervisory Authority (BaFin), provided your complaint concerns an alleged breach of regulations, compliance with which is monitored by the BaFin.

Federal Financial Supervisory Authority (BaFin)  
Graurheindorfer Str. 108; 53117 Bonn, Germany  
or

Federal Financial Supervisory Authority (BaFin)  
Marie-Curie-Str. 24-28  
60439 Frankfurt  
E-mail: [poststelle@bafin.de](mailto:poststelle@bafin.de)

It is also possible to file a civil lawsuit.

Note: The processing of a complaint is free of charge.