

Customer Information on Complaint-Management

Madam / Sir,

For any Commercial Institution, customer satisfaction is an essential requirement for the long-term success. Customer complaints can be an indication that either there is lack of service provided or in customers perception there is a requirement to improve. A review of complaints can ultimately lead to an increased performance of the organization.

You are kindly requested to help us to recognize where we are already good and where we can serve you better. We take care of your concerns and inform you about the result.

The following options may be used for submitting suggestions, praise or criticism:

- contacting any employee known to you by telephone
- contacting any employee known to you by email
- using the contact form (Recipient = Branch Management) on our website at www.statebank-frankfurt.com
- sending us a fax to the known fax number of the department involved

While contacting us, please provide detailed information/documentation of your concern as well as your contact details in order to achieve the fastest possible processing.

Your message will be attended immediately. Feedback will be provided within 1 week. The possibility of providing an interim reply will be used if internal searches and processes would take longer.

A credit institution must provide the complainant with alternatives to maintain the complaint, if the decision taken on a complaint does not fully meet your demands. In such cases you have the following options:

A) Get back to us

Please contact us again if your demand has not been resolved to your satisfaction and give us the opportunity to find an adequate solution.

B) Ombudsman Scheme (Out-of-court dispute resolution)

The Bank participates in the dispute resolution scheme run by the consumer arbitration body "The German Private Banks' Ombudsman" (www.bankenombudsmann.de). Consumers may have any disputes with the Bank resolved by the Ombudsman. Where disputes concerning a payment services contract (Section 675f of the German Civil Code) are involved, customers who are not consumers also may request their resolution by the Ombudsman. Further details are contained in the "Rules of Procedure for the Settlement of Customer Complaints in the German Private Commercial Banking Sector", which are available on request or can be downloaded from the Internet at www.bankenverband.de. Complaints should be addressed in text form (e.g. by letter, tele-fax or email) to the Customer Complaints Office at the Bundesverband deutscher Banken (Association of German Banks), Postfach (P.O. Box) 040307, 10062 Berlin; fax: +49 (0)30 16633169; email: ombudsmann@bdb.de

B) Complaint office of the banking supervision (BaFin)

Detailed information on this option can be obtained from the following link of the Federal Financial Supervisory Authority (BaFin).

https://www.bafin.de/EN/Verbraucher/BeschwerdenAnsprechpartner/beschwerdenansprechpartner_node_en.html

Yours faithfully

State Bank of India
Complaint-Management