

As at: 30 July 2021

Complaints policy of the Union Investment Group for private investors

Dear Customer,

We would like to thank you for choosing products and services of Union Investment, and for the trust you have placed in us. Thank you for that.

If ever our products do not meet your expectations, please let us know. Your satisfaction is very important to us. How to contact us:

By phone: 069 58998-6080
By e-mail: beschwerde@union-investment.de
By post: Union Investment Service Bank AG
60621 Frankfurt am Main

Our complaints procedure

We will process your complaint immediately. Should it take longer, we will inform you in good time. You will receive an individual message as soon as we have processed your request.

Some things are easier to sort out in a conversation. That's why we will call you when it is convenient.

We examine each complaint individually. Where necessary, we also involve third parties in the research – e.g. other companies in the Union Investment Group or external service providers. This may increase the processing time.

Our complaints procedure is reviewed at regular intervals by the Internal Audit department and our Compliance department. We are also audited by external and independent auditors. They pay particular attention to ensuring that all legal requirements are met.

All complaints we receive and the actions taken to resolve them are documented and retained in accordance with regulatory time periods.

What can you do if you do not agree with our response?

In this case you can use a "dispute resolution procedure" – please contact the following arbitration board:

Ombudsman's Office
BVI Bundesverband Investment und Asset Management e.V.
Unter den Linden 42
10117 Berlin
Telephone: (030) 6449046-0
Fax: (030) 6449046-29
E-mail: info@ombudsstelle-investmentfonds.de
www.ombudsstelle-investmentfonds.de

The three companies **Union Investment Privatfonds GmbH**, **Union Investment Service Bank AG** and **Union Investment Real Estate GmbH** participate in the dispute resolution procedure before this arbitration board. For further information on the Ombudsman and its procedures, visit: www.ombudsstelle-investmentfonds.de.

For the settlement of disputes in connection with online sales contracts or online service contracts, you can also contact the online dispute resolution platform of the EU (European Union) at www.ec.europa.eu/consumers/odr.

Please enter service@union-investment.de as the contact address.

You can also complain to the Federal Financial Supervisory Authority (BaFin). This is possible if you have the impression that it would violate legal regulations. BaFin then checks whether statutory regulations are being complied with.

Federal Financial Supervisory Authority
Graurheindorfer Straße 108
53117 Bonn
Tel.: +49 (0) 228 4108-0
Fax: +49 (0) 228 4108-1550
E-mail: poststelle@bafin.de
<http://www.bafin.de>

The right to seek redress in court shall remain unaffected by dispute settlement proceedings.

Information on possible litigation with instruments of collective redress, the model discretionary action, can be found at the following link of the Federal Office of Justice:

https://www.bundesjustizamt.de/DE/Themen/Buergerdienste/Klageregister/Allgemeines_node.html

In accordance with the Capital Investor Model Proceedings Act (KapMuG), aggrieved investors can also assert claims for damages for false, misleading or omitted public capital market information under simplified conditions.

If capital investor model proceedings have been filed under the KapMuG, the relevant trial court will publish the model proceedings motions in the register of actions of the electronic Federal Gazette (www.bundesanzeiger.de). Participants in ongoing proceedings can obtain information on the proceedings, in particular view the pleadings submitted by the parties and interim decisions of the Higher Regional Court, at the Internet address www.kapitalanlegermusterverfahren.de.

Your Union Investment Group