

Complaints Procedure and Alternative Dispute Resolution

Customers have the following out-of-court options:

 Customers may address a complaint to the contact point specified by the Bank in its "List of Prices and Services". The Bank will answer complaints in an appropriate manner; where payment services contracts are concerned, it will do so in text form (e.g. by letter, telefax or email).

If there is any complaint customers would like to make, please contact the bank's Complaints Handling Officer (Beauftragten für Beschwerdemanagement):

• by email: i922a@firstbank.com.tw

• by post: First Commercial Bank, Ltd. Frankfurt Branch

Bockenheimer Landstr. 51-53, 60325, Frankfurt am Main

• 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 [Bürgerliches Gesetzbuch]) 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 German Private Banks' Ombudsman", which are available on request or can be downloaded from the Internet at www.bankenombudsmann.de.

Complaints should be addressed in text form (e.g. by letter or email) to the German Private Banks' Ombudsman Office at the Association of German Banks (Bundesverband deutscher Banken), P.O. Box (Postfach) 040307, 10062 Berlin; email: schlichtung@bdb.de.

• In addition, customers may make complaints at any time in writing or orally on the record to the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht – BaFin), Graurheindorfer Strasse 108, 53117 Bonn, about breaches by the Bank of the German Payment Services Supervision Act (Zahlungsdiensteaufsichtsgesetz), Sections 675c – 676c of the German Civil Code (Bürgerliches Gesetzbuch) or Article 248 of the Act Introducing the German Civil Code (Einführungsgesetz zum Bürgerlichen Gesetzbuch).

court resolution of a dispute arising from online contracts with a company domiciled in					
EU.					