

J.P. Morgan SE - Complaints Handling Process

This sets out details of our complaints handling process for all complaints made against J.P. Morgan SE. The Firm operates a complaints management policy that aims to ensure all complaints are dealt with fairly, consistently and promptly.

Making a Complaint

If you are a client or potential client of J.P. Morgan SE, and are dissatisfied with or have a complaint about a product or service offered by J.P. Morgan SE, you can make a complaint by contacting your usual JP Morgan relationship, sales or service contact or by writing to the contact given below.

J.P. Morgan SE
Complaints Management
TaunusTurm
Taunustor 1
60310 Frankfurt am Main

complaints.management.germany@jpmorgan.com

Handling your complaint

The Firm has internal policies in place to address how complaints are managed by the Firm. Once we have received your complaint, we aim to resolve the issue as quickly as possible and in a consistent manner. Your complaint will be promptly acknowledged and investigated by the complaints management function which is independent from the functions and circumstances giving rise to the complaint. Throughout the investigatory process we will keep you up to date with our progress and aim to provide you with a substantive response. After investigation, we aim to provide you with a final response communication as soon as possible. In case of a payment services related complaint the firm will comply with the relevant provisions imposed by the Payment Services Directive II, which were implemented in § 62 ZAG (15/35 working days for response) in Germany. Furthermore, in case of MiFID complaints (i.e. complaints related to the provision of investment services or ancillary services) the independent Compliance function will review the complaints data and their resolution to ensure that all risks and problems are identified and addressed. The Firm maintains records of the complaints it receives and the measures taken for their resolution.

If required, JP Morgan will submit information with regards to your complaint to the Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) as the responsible German regulator.

Alternative Dispute Resolution

If we have not been able to resolve your complaint, or you are not satisfied with our response then you may be entitled to refer your complaint to the Financial Ombudsman Service in Germany.

Details about the Financial Ombudsman Service (FOS) can be found here on the website of the Financial Ombudsman: <https://bankenombudsmann.de/>. You can contact the service as follows:

Kundenbeschwerdestelle beim Bundesverband deutscher Banken:

Postfach 04 03 07

10062 Berlin

Tel.: +49 (0) 30 1663-3166

Fax: +49 (0) 30 1663-3169

ombudsmann@bdb.de

<https://bankenombudsmann.de/>

Further details are specified in the respective rules of procedure "Verfahrensordnung für die Schlichtung von Kundenbeschwerden im deutschen Bankgewerbe", which is made available upon request or which can be assessed on the Internet at www.bankenverband.de.

Complaints can also be addressed to the relevant Supervisory Authority:

Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)

Dienstsitz Bonn:

Graurheindorfer Straße 108

53117 Bonn

Dienstsitz Frankfurt am Main:

Marie-Curie-Str. 24 - 28

60439 Frankfurt am Main