



Genossenschaftliche FinanzGruppe
Volksbanken Raiffeisenbanken

Rules of Procedure of DZ BANK AG for the Complaints Procedure Within the Context of the Supply Chain Due Diligence Act (SCDDA)

Compliance Division
As at: March 2024

 **DZ BANK**
Die Initiativbank

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1 Preamble

DZ BANK AG ("DZ BANK") has set up a Complaints Procedure¹ in accordance with the legal requirements of the Supply Chain Due Diligence Act (SCDDA) in order to comply with its human rights-related and environmental due diligence obligations. Responsible for the Complaints Procedure is the Complaints Office whose purpose it is to uncover violations or risks arising from the economic activities of an enterprise in its own business area or that of a supplier, to contain the negative consequences of such violations, and to provide the informant with a confidential and transparent notification procedure for this purpose. The Complaints Procedure serves as an early warning system that identifies potential violations and problems before any damage occurs. This gives DZ BANK the opportunity to take appropriate remedial measures early on in order to counteract violations as well as to prevent future violations of this kind through preventive measures, thereby offering affected parties access to appropriate remedies.

2 Informant

The Complaints Procedure is available to all natural and legal persons and does not require individual authorisation to lodge a complaint. This includes, for example, employees of DZ BANK, suppliers and business partners of DZ BANK, customers, local residents at the enterprise's locations, trade unions, and NGOs.

3 Subject of the complaint

The Complaints Procedure enables individuals to draw attention to human rights-related and environmental risks and violations of human rights-related and environmental obligations that have arisen as a result of the enterprise's business activities in its own business area or that of a supplier.

4 Notification authority and channels

4.1 Notification authority

The Complaints Office, which consists of two Complaints Officers from the Compliance division, is responsible for the Complaints Procedure at DZ BANK. These work on the basis of established rules of procedure when handling received notifications. By virtue of appropriate, contractual employment agreements, the Complaints Officers are not bound by the instructions of others, act independently and impartially, and have received suitable training. They are authorised and obliged to treat the identity of an informant confidentially vis-à-vis all others.

4.2 Notification channels

Informants can, on the one hand, submit their referrals and notifications via a so-called electronic complaints procedure. This system allows notifications to be submitted to the DZ BANK Complaints Office at any time of day via a web-based communication channel. The identity of the informant is treated confidentially, also when notifications are submitted via the electronic system. Moreover, in the electronic Complaints Procedure contains a protected mailbox which the informant can use to communicate with the Complaints Office and to participate in the clarification of the notification, even if that person wishes to remain anonymous.

¹ Further information on the Complaints Procedure for SCDDA violations at DZ BANK can be found on the Compliance division's intranet page.

On the other hand, a notification can also be submitted to the Complaints Office in text form or verbally. To this end, the Complaints Office can be contacted as follows:

Address:
DZ BANK AG
Deutsche Zentral-Genossenschaftsbank
Personal / Confidential
SCDDA-Beschwerdestelle Compliance
Platz der Republik
60325 Frankfurt am Main
Germany
Phone number: +49 (0)69 7447 52706
E-Mail: SCDDA-beschwerde@dzbank.de

The Complaints Office can be reached by telephone from **Monday to Friday (9 am - 5 pm)²**; the other notification channels are also available to the informant outside regular office hours.

5 Assessment of the complaint

5.1 Receipt of the complaint

Once the informant's complaint or referral has been received via the notification channel concerned, the Complaints Office will confirm the receipt of the complaint or referral within seven days at the latest, if possible. The receipt of the complaint is documented.

5.2 Preliminary assessment of the complaint

The Complaints Office conducts a preliminary assessment of the information that has been submitted to it in order to determine whether it falls under the Complaints Procedure within the meaning of SCDDA. If an internal Complaints Officer is affected, the Complaints Procedure will be conducted by the respective other Complaints Officer. The impartial handling of a complaint is always guaranteed for the informant. Where the complaint does not fall within the ambit of SCDDA or the notification is patently unfounded, the Complaints Procedure will be terminated and the informant notified of the reasons for this. If, on the other hand, the complaint falls within the ambit of SCDDA or the notification is not patently unfounded, the referral or complaint will be investigated without disclosing the name and identity of the informant.

The informant will receive feedback on the current status of the Complaints Procedure no later than three months after confirmation of receipt. If it had not been possible to confirm receipt, feedback will be provided – where possible – no later than three months and seven days after receipt of the complaint or referral.

5.3 Investigation of the facts and taking necessary measures

The Complaints Office evaluates the information that has been submitted to it and, where necessary, further clarifies the circumstances in consultation with the affected specialist divisions and – where possible – with the informant.

² Local time (CET / CEST) on bank workdays in Frankfurt am Main, Germany

Where a human rights-related or environmental risk or a (possible) breach of duty is identified, the affected specialist division will first conduct a risk analysis which is used as the basis for taking appropriate preventive or remedial measures (see Sections 5 (4), 6 (4), 7 (4) SCDDA). The Complaints Office establishes whether the follow-up measures taken have actually resulted in the elimination or minimization of the hazardous situation and can – if necessary – instruct the affected specialist division to once more take preventive or remedial measures. Where possible, the informant must be notified of the outcome upon completion of the investigation.

6 Consequences of the Complaints Procedure

DZ BANK is aware that the submission of a complaint can also always pose the risk of unjustified disadvantages for the informant. In order to shore up the informant's confidence in the Complaints Procedure, the following points should be noted in this respect.

6.1 Protection of confidentiality

The identity of the informant, the persons who are the subject of a notification and the other persons named in the notification may only be known to the persons who are responsible for receiving notifications or for taking follow-up measures.

However, this protection of confidentiality does not extend to the disclosure of such information if the Complaints Office is obliged to disclose it due to mandatory legal guidelines (e.g. in criminal proceedings at the request of the prosecuting authority or due to a court decision). Furthermore, the protection of confidentiality does not apply if the informant consents to disclosure and this is necessary for further follow-up measures. For persons who are the subject of the notification or for other persons named in the notification, disclosure is also permitted provided that express consent has been given in text form, if disclosure is necessary as part of the internal investigation, or if it is necessary for follow-up measures to be taken.

6.2 Consequences for the informant

If the informant is an employee of DZ BANK, no measures under employment law or any other detrimental measures will be taken against the informant unless it can be proven that the Complaints Procedure was misused (e.g. compromising colleagues for base motives). If the informant himself / herself is embroiled in the matter, e.g. as an accessory, perpetrator or accomplice, the voluntary disclosure of the matter will be taken into account in his / her favour in the event of any necessary employment law-related and / or organizational measures being taken.

6.3 Consequences for affected employees

If, following the preliminary assessment in accordance with Section 5.2, a formal investigation of personal misconduct is opened against an employee, it is mandatory under Article 14 GDPR that the employee concerned be notified within a reasonable period of time, however no later than within one month, of the employee's personal data having been obtained. Would such notification of the employee concerned significantly risk jeopardizing an effective investigation of the allegation or the collection of the necessary evidence, the duty to notify the employee may be postponed for as long as this risk exists. The basis for this is point (b) of Article 14 (5) GDPR. As a measure to protect the affected employee's legitimate interests, the duty to notify the employee must be fulfilled as soon as the reason for the postponement has lapsed. The competent Employees' Council must also be notified of the investigation. The employee concerned must be given the opportunity to comment on the allegation.

7 Special guidelines for foreign branches

Outside of Germany, the respective applicable national regulations must be observed. Should these deviate from the Complaints Procedure guidelines laid down in these Rules of Procedure, the guidelines of these Rules of Procedure will constitute a minimum requirement (insofar as legally permissible), which may be supplemented by local specifics where necessary.

8 Documentation

Documentation which arises in the context of the Complaints Procedure, including any personal data which might accrue, must be erased, respectively archived, strictly in line with the statutory data protection requirements and on the basis of a well-defined erasure concept.

The documentation of the complaints and referrals is kept for seven years in accordance with Section 10 (1) SCDDA if the complaint or referral was processed within the scope of the Complaints Procedure. The retention period commences on 31 December of the calendar year in which the Complaints Procedure was concluded. The processing of the personal data is necessary to protect DZ BANK's legitimate interests. The documentation of the referrals is erased immediately if a further investigation of the matter is waived following the preliminary assessment.

However, longer erasure periods are possible if DZ BANK is obliged to store the data by overriding legal provisions or if such storage serves to exercise or defend against any claims in relation to the preservation of evidence.

9 Monitoring the efficacy of the Complaints Procedure by the Human Rights Officer

The efficacy of this Complaints Procedure is reviewed at least once a year as well as on an ad hoc basis and, if necessary, adjustments are made to both the procedure and the measures taken.

10 Scope of validity, entering into force

These Rules of Procedure are valid for DZ BANK as well as its foreign branches. It has been in force since March 2024.

Appendix – Example catalogue of possible violations

The Complaints Office can be contacted if there are concrete indications that **violations have been caused by DZ BANK or its direct** or indirect suppliers that could result in human rights-related or environmental risks or in violations of human rights-related or environmental obligations. The following is a list of possible violations within the meaning of the SCDDA that may pose a human rights-related or environmental risk. The listed items are intended as a guide and are not exhaustive.

Human rights-related risks in accordance with Section 2 (2) SCDDA
Violation of the prohibition of child labour (No. 1 and No. 2)
Violation of the prohibition of the employment of persons in forced labour and all forms of slavery (No. 3 and No. 4)
Disregard of occupational safety and work-related health hazards (No. 5)
Disregard of the right to organise, freedom of association, and right to collective negotiations (No. 6)
Violation of the prohibition of unequal treatment in employment (No. 7)
Violation of the prohibition of withholding an adequate living wage (No. 8)
Destruction of the natural basis of existence through environmental pollution (No. 9)
Unlawful violation of land rights (No. 10)
Violation of the prohibition of the hiring or use of private or public security forces which could result in impairments due to a lack of instruction or control (No. 11)
Violation of the prohibition of (...) an act, or omission in breach of a duty to act, which is directly capable of impairing a protected legal position (= further human rights) in a particularly serious manner and the unlawfulness of which is obvious upon reasonable assessment of all circumstances in question (No. 12)
Environmental risks in accordance with Section 2 (3) SCDDA
Violation of a prohibition arising from the Minamata Convention (use of mercury) (Nos. 1-3)
Violation of the ban on the production and / or use of substances within the ambit of the Stockholm Convention (POPs) as well as non-environmentally-sound handling of waste containing POPs (No. 4 and No. 5)
Violation of the prohibition of the import and export of hazardous waste within the meaning of the Basel Convention (Nos. 6-8)

DZ BANK AG
Deutsche Zentral-Genossenschaftsbank,
Frankfurt am Main
Platz der Republik
60325 Frankfurt am Main
Germany

Postal address:
60265 Frankfurt am Main
Germany

Telephone: +49 (0)69 7447-01
Fax: +49 (0)69 7447-1685
mail@dzbank.de
www.dzbank.de

Board of Managing Directors:
Uwe Fröhlich (Co-Chief Executive Officer)
Dr. Cornelius Riese (Co-Chief Executive Officer)
Souâd Benkredda
Uwe Berghaus
Dr. Christian Brauckmann
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