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These statements are subject to many risks and uncertainties, including an adverse development of global economic conditions, in particular

- ✓ a decline of demand in our most important markets;
- ✓ a deterioration of our refinancing possibilities on the credit and financial markets;
  ✓ events of force majeure including natural disasters, acts of terrorism, political unrest, armed conflicts, industrial accidents and their effects on our sales, purchasing, production or financial services activities;
- ✓ changes in currency exchange rates and tariff regulations;
- ✓ a shift in consumer preferences towards smaller, lower-margin vehicles;

- ✓ a possible lack of acceptance of our products or services which limits our ability to achieve prices and adequately utilize our production capacities;
- ✓ price increases for fuel or raw materials;
  ✓ disruption of production due to shortages of materials, labor strikes or supplier insolvencies;
- ✓ a decline in resale prices of used vehicles;
- ✓ the effective implementation of cost-reduction and efficiency-optimization measures;
- ✓ the business outlook for companies in which we hold a significant equity interest;
- ✓ the successful implementation of strategic cooperations and joint ventures;
- ✓ changes in laws, regulations and government policies, particularly those relating to vehicle emissions, fuel economy and safety:
- ✓ the resolution of pending government investigations or of investigations requested by governments and the conclusion of pending or threatened future legal proceedings;
- ✓ and other risks and uncertainties, some of which we describe under the heading "Risk and Opportunity Report" in the current Annual Report.

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## Information on Online Dispute Resolution

The EU Commission has created an Internet platform for the online settlement of disputes (so-called "OS platform"). The OS platform serves as a contact point for out-of-court settlement of disputes concerning contractual obligations arising from online sales contracts. Customers can reach the OS platform under the following link:

## http://ec.europa.eu/consumers/odr

## Information pursuant to § 36 Consumer Dispute Settlement Act (VSBG)

MFTBC will not participate in and is not obliged to participate in any dispute resolution proceedings at a consumer arbitration body within the meaning of the German Consumer Dispute Resolution Act (VSBG).

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