

# Complaint Management Principles

## **Complaint Management Principles of Norddeutsche Landesbank Girozentrale – including Braunschweigische Landessparkasse (NORD/LB)**

### **I. Foreword**

In our view, customer satisfaction comes first. It is important for us to offer you the opportunity to express criticism. Therefore, we set up a complaints office and implemented measures for an appropriate complaint management system. The aim of our complaint management system is to ensure an appropriate and timely processing of customer complaints. Complaints received will be evaluated to avoid recurring errors or problems. In doing so, we want to ensure a high customer satisfaction and a long-term customer loyalty. With these principles, we give you an overview of the process how to handle your complaints.

### **II. Complaint handling procedure**

(1) All (potential) customers (such as individuals, organizations or companies), affected by a service or business activity of NORD/LB may lodge a complaint.

(2) The complaint management system of NORD/LB is responsible for handling complaints. Complaints can be sent to NORD/LB either in an electronic way, in writing or orally.

Electronically, complaints can be sent to the following e-mail-address:  
kundenservice@nordlb.de.

For written complaints, please contact:

Norddeutsche Landesbank – Girozentrale –  
Friedrichswall 10  
30159 Hannover

(3) To process your complaint we need the following information:

- your complete contact details (address, telephone number, e-mail address, if applicable);
- description of relevant facts;
- description of the request or what should be achieved with the complaint (for example, troubleshooting, improving services, clarifying a disagreement);
- copies of the documents necessary for the understanding of the procedure (as far as available);
- if you contact us on behalf of and on behalf of another person, a power of representation of that person.

(4) In principal you will receive a confirmation of the receipt of your complaint. If we can handle the complaint promptly, you will receive an answer instead of the acknowledgement of receipt. Depending on the complexity of the complaint, our response will be given within a reasonable period of time. In case we do not grant your complaint in total, you will receive a comprehensive justification.

- (5) Sometimes it might happen that we cannot find a satisfactory solution for you. In this case, you can address your complaint to the responsible consumer arbitration board. In case of disputes with NORD/LB, it is possible to contact the arbitration board of the Federal Association of Public Banks Germany (VÖB). The request can be sent in writing to the following address:

Verbraucherschlichtungsstelle beim  
Bundesverband öffentlicher Banken Deutschlands (VÖB)  
Postfach 11 02 72  
10832 Berlin  
E-Mail: [ombudsmann@voeb-kbs.de](mailto:ombudsmann@voeb-kbs.de)  
Germany  
Internet: [www.voeb.de/de/verband/ombudsmann](http://www.voeb.de/de/verband/ombudsmann)

Further details are provided in the “Rules of Procedure of the VÖB arbitration board”, which is made available upon request. NORD/LB participates in the dispute settlement procedure of this recognized consumer arbitration board. There is also the possibility to file a civil action.

You also have the option of lodging a complaint with the Bundesanstalt für Finanzdienstleistungsaufsicht (Federal Financial Supervisory Authority) if your complaint concerns an alleged breach of regulations whose observance is monitored by the Bundesanstalt.

For the out-of-court settlement of disputes arising from purchase or service contracts concluded online, the European online dispute resolution platform at <http://ec.europa.eu/consumers/odr/> can also be used.

### **III Other notes**

- (1) The handling of complaints is free of charge.
- (2) The present principles are reviewed on a regular basis.