

## SaarLB Complaint Management Principles



### I. Preface

Your satisfaction is our top priority. It is important to us to give you the opportunity to express your criticism. We have therefore set up a complaints office and provide measures for the management of complaints. The aim of our complaint management is to ensure that client complaints will be processed in an adequate and timely manner. Complaints we receive will be analysed in order to remedy repeated errors or problems. We thereby want to guarantee a high client satisfaction level and long-term client retention.

With the principles presented here we give you an overview of the process of how your complaints are being handled.

### II. Procedure for the processing of complaints

- (1) All (potential) clients – for example, individual persons, organisations or companies – who or which are affected by a service or business activity respectively provided by SaarLB may file a complaint.
- (2) Responsible for the processing of complaints is the SaarLB complaints office. You may address your complaints to SaarLB electronically as well as in writing or orally.

Complaints submitted electronically may be sent to the following e-mail address:

**Beschwerdemanagement@saarlb.de**

Written complaints please address to:

**SaarLB  
Vorstandsstab  
Beschwerdemanagement  
Ursulinenstraße 2  
66111 Saarbrücken**





- (3) For the processing of your complaint we need the following information:
- Your full contact details (address, telephone number, e-mail address, if any);
  - description of the facts;
  - formulation of the request and/or statement of the objective to be reached through the complaint respectively (for example, remedy of error, improvement of services, resolution of a conflict);
  - copies of the documents necessary for the understanding of the process (if any);
  - if you contact us in the name and on behalf of another person, a power of representation given by this person.
- (4) We will generally confirm receipt of your complaint. If we can process your complaint in a timely and definitive manner, you will get an answer instead of the confirmation of receipt. Our reply will be given within a reasonable period of time from receipt according to the complexity of the complaint. If we do not uphold your complaint in full, you will receive a comprehensible statement of the reasons thereof.
- (5) Unfortunately, we may from time to time not be able to find a satisfactory solution for you. In such case, you can address your complaint to the competent consumer arbitration board.

When disputes arise with SaarLB, it is possible to contact the arbitration board of the Association of German Public Banks (Bundesverband Öffentlicher Banken Deutschlands, VÖB).

The matter of concern is to be sent in writing to the following address:

Verbraucherschlichtungsstelle beim  
Bundesverband Öffentlicher Banken Deutschlands, VÖB  
Postfach 11 02 72  
10832 Berlin  
Email: [ombudsmann@voeb-kbs.de](mailto:ombudsmann@voeb-kbs.de)  
Internet: <https://www.voeb.de/de/verband/ombudsmann/>





Details are regulated in the procedural rules of the arbitration board which are available upon request. SaarLB takes part in the dispute resolution procedure of this recognised consumer arbitration board.

You furthermore have the possibility to file a complaint with the Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht), if your complaint concerns an alleged violation of regulations the compliance with which the Federal Financial Supervisory Authority supervises.

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

### **III. Further notes**

- (1) The processing of complaints is free of charge.
- (2) The principles presented here are reviewed periodically.

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