



rentenbank

1. Preamble

Customer satisfaction is of the utmost priority for us. It is important to us to give you the chance to voice your criticism. For this reason, we have set up a complaints handling team and taken steps to manage complaints in order to ensure customer satisfaction.

2. Complaints handling process

(1) Complaints may be directed to Landwirtschaftliche Rentenbank verbally or in writing (by post or electronically).

Electronic complaints can be made using the contact form at:
www.rentenbank.de/en/contact/contact-form

Please send complaints by post to:

Landwirtschaftliche Rentenbank
Complaints Handling (*Beschwerdemanagementfunktion*)
Compliance
Theodor-Heuss-Allee 80
60486 Frankfurt am Main

(2) In order for us to process your complaint we require the following information:

- full contact details of the person making the complaint (name, address, telephone number and, as appropriate, customer number, email address, department);
- a detailed account of what happened
- the wording of the written complaint or the aim of the complaint (e.g. error correction, improvement to a service, explanation regarding a difference of opinion)
- copies of the documentation required to process the complaint (if available); proof of authorisation of the person making the complaint to Landwirtschaftliche Rentenbank, if the complaint is being made on behalf of another person.

(3) As soon as we have received your complaint, we will send you a confirmation of receipt. This way, you can be sure that we are dealing with your concern.

(4) We will, of course, attempt to resolve the complaint you have made as soon as possible. If the investigation we undertake into the matter is going to take some time due to its complexity, we will let you know about this in a provisional reply.

(5) If we do not accept your complaint or not entirely, you will receive a comprehensive explanatory statement.

3. Additional channels for making complaints

If we cannot agree on a solution, it might be reasonable to involve a third party. Alternatively, you have the option of contacting the following organisations:

- In order to resolve disputes with Landwirtschaftliche Rentenbank, consumers have the option of calling the Ombudsman for German public banks (VÖB Ombudsman) (*Bundesverband Öffentlicher Banken Deutschland (VÖB)*). If the complaint concerns a dispute from within the scope of application of the law on payment services (sections 675c to 676c of the German Civil Code *Bürgerliches Gesetzbuch*), customers, who are not consumers, can also call the VÖB Ombudsman. The particulars are set out in the VÖB 'Rules of procedure for the Settlement of Customer Complaints' available on request or online at www.voeb.de. Please direct your complaint in German in writing to: Kundenbeschwerdestelle beim Bundesverband Öffentlicher Banken Deutschlands, VÖB, e.V., Postfach 11 02 72, 10832 Berlin.
- Furthermore, customers have the option, at any time, of writing and complaining to the Federal Financial Supervisory Authority *Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)*, Graurheindorfer Strasse 108, 53117 Bonn, about breaches to the Payment Services Supervision Act *Zahlungsdienstleistungsaufsichtsgesetz (ZAG)*, Sections 675c to 676c of the German Civil Code or Article 248 of the Introductory Law to the German Civil Code *Einführungsgesetzes zum Bürgerlichen Gesetzbuch (EGBGB)*. Complaints made in person at BaFin will be recorded.
- The European Commission has put up a online disputes' resolution platform at <https://ec.europa.eu/consumers/odr>. Consumers can use this platform for an out-of-court settlement of a dispute for online contracts with a company based in the EU. Furthermore, you have the option of raising a civil action.

4. Data protection statement

- The personal data provided by you are only used to process and potentially resolve your complaint. The legal basis for processing data is Article 6 (1) p. 1 lit. f) General Data Protection Regulation GDPR. Landwirtschaftliche Rentenbank's qualified interest in processing personal data provided by you arises from the complaints handling process and the fact that we are therefore required to be in contact with you. The data are saved for the entire duration of the handling of your complaint. After the complaint has been closed off, the data are saved in accordance with the statutory period set by law for the safe keeping of documents.
- You can access further information about your rights from our privacy policy at <https://www.rentenbank.de/en/data-protection/index.html>.

5. Other items

(1) All complaints received are registered electronically.

(2) Complaints handling is free of charge.

(3) The rules herein are regularly checked and published on Landwirtschaftliche Rentenbank's website www.rentenbank.de.