

Customer complaints procedure



Complaint handling at Sparebanken Sør

The Bank has a dedicated page at www.sor.no for customers who wish to make a complaint against the Bank. The page contains the following text:

Si ifra til oss

Det kan være vanskelig å vite om du vil klage eller sende varsling, derfor har vi forsøkt å forklare det godt for deg under. Du finner også rutinene våre for klage og varsling, slik at du vet hva du kan forvente deg når du sier ifra til oss.

Om klage

Er du misfornøyd med noe, vil vi gjerne at du gir oss beskjed.

[Se rutiner for klage](#) (åpnes i nytt vindu)

Finansklagenemnda

Dersom vi ikke blir enige om det du sender klage på, kan du ta saken videre til Finansklagenemnda. Dette er et uavhengig klageorgan som behandler tvister mellom banker eller forsikringsselskap og deres kunder.

[Les mer hos Finansklagenemnda](#) (åpnes i nytt vindu)

Jeg ønsker å klage

When you click the “Submit Complaint” button, a new window appears where the person wishing to make a complaint enters their contact information, the area of the Bank’s operations/services they wish to complain about and the specific matter the complaint relates to before they submit the form.

If you click the link – See Complaints Procedure – you will see the following:

Customer complaints procedure at Sparebanken Sør

If you are unhappy about something, please let us know.

- Please submit your complaint in writing. You can use the form on our website or send a letter. If you send a letter, please mark it “complaint”.
- Everyone who submits a complaint will be sent written confirmation that we have received the complaint, and information on how long it will take us to process the complaint.
- Sparebanken Sør will obtain all information relevant to your case so that we can thoroughly assess your complaint.
- This includes evaluating and taking any necessary measures to avoid or limit any conflicts of interest.
- We will answer you as soon as possible. If we require additional time to process your complaint we will inform you why and how much additional processing time we estimate we will need.
- We will answer you in a clear and concise manner.
- If we cannot process your complaint further, we will tell you in writing why and how to appeal your case to an appeals body if you wish.

We greatly value the knowledge we gain from processing complaints. We want to learn from any complaints and use them to become even better.

Internal processing of complaints

This procedure describes how the Bank deals with complaints from customers.

Complaints can be made through various channels. This includes via www.sor.no, e-mail, in a face-to-face meeting, by post or by phone. It is important for the Bank that all complaints are registered. Complaints must be registered even if they can be resolved immediately. This will ensure that we follow up complaints in line with the Financial Supervisory Authority of Norway's guidelines, and learn about areas our customers are unhappy with – so that we can provide an even better service.

The Bank has a dedicated page at www.sor.no for customers who wish to make a complaint against the Bank. The page contains the following text:

Receiving and registering complaints

Customers who wish to make a complaint can use our complaints form at www.sor.no.

Employees who receive a complaint directly from a customer must document the complaint as thoroughly as possible and forward the complaint via e-mail to klage@sor.no.

Meetings with customers who have a complaint about the Bank, the Bank's products, claims of being misled by the Bank, or who indicate that they wish to make a complaint against the Bank or similar, MUST be documented after the meeting. The minutes from the meeting must contain: the date, subject of complaint, meeting participants, ALL important matters that were raised/alleged and the background to the case.

Processing complaints

All customer complaints made via the form at www.sor.no or by e-mail to klage@sor.no are received by a case processing group in the PM/BM customer service centre.

1. The case processing group registers the complaints in the Bank's complaints register.
2. The case processing group sends a letter/e-mail to the customer confirming receipt of the complaint and the estimated processing time.
3. The case processing group assigns the case to the appropriate processor (bank manager/relevant department manager). The complaint must NEVER be processed by the employee who is the subject of the complaint.

Cases involving personal data breaches will also be forwarded to the Bank's Data Protection Officer who will perform their own follow-up of the case.

The complaints officer (Bank/department manager) investigates the case and determines further action and whether any measures are required to resolve the case. The bank manager must send a letter/e-mail to the customer describing the assessments/investigations and the Bank's decision within 14 days.

If a complaint has not been processed within 14 days, the complaints officer must send a new letter to the customer stating why the complaint has not been processed and a new estimated case processing time.

The complaints officer must close the case ("Mark as closed") as soon as the case has been processed and all documentation has been uploaded to the complaints register.

Consult the case processing group at the PM/BM customer service centre on the content and sending of letters to the customer. All communication with the customer on the case must be stored in the complaints register.

All customers must receive information on the estimated processing time, and how to complain to the Norwegian Financial Services Complaints Board if they wish. This information is included in the relevant letter/e-mail templates.

Reporting complaints

The Operational Risk Officer must make an overall assessment of all received customer complaints in order to determine whether the complaints relate to systematic or fundamental errors at the Bank.

The Operational Risk Officer must also ensure that customer complaints are reported to the Financial Supervisory Authority of Norway in line with the prevailing requirements (form in Altinn – the Norwegian Internet portal for public reporting).