

Customer complaints procedure

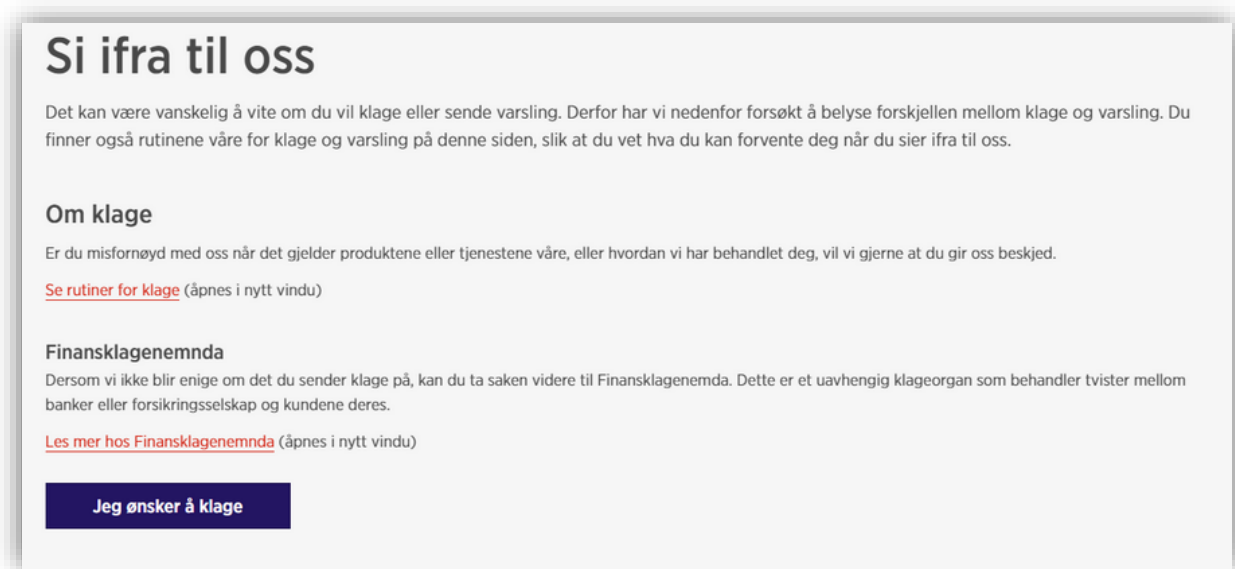
FNs BÆREKRAFTSMÅL 



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 nedenfor forsøkt å belyse forskjellen mellom klage og varsling. Du finner også rutinene våre for klage og varsling på denne siden, slik at du vet hva du kan forvente deg når du sier ifra til oss.

Om klage

Er du misfornøyd med oss når det gjelder produktene eller tjenestene våre, eller hvordan vi har behandlet deg, 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 kundene deres.

[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 can enter 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 process describes how the Bank deals with complaints from customers. Complaints can be made through various channels. This includes the complaint form on www.sor.no, email, in a face-to-face meeting, by post, by phone etc. All complaints must be registered, whether the customer states in dialogue with us that they are making a complaint or the information provided could be perceived as a complaint. It is important for the Bank that all complaints are registered.

Definition of a complaint

A complaint is an enquiry from an individual or a company who expresses dissatisfaction with their contact with the Bank or our products, systems or services.

If customers, partners or other parties outside the organisation wish to report issues of concern (matters that contravene rules of law, written ethical guidelines within the organisation or generally accepted ethical standards), reference should be made to our "Whistleblowing procedure for external parties". The notification is sent via a dedicated notification channel, and must not be registered as a complaint.

Receiving and registering complaints

We prefer complaints to be made in writing via our complaint form at www.sor.no/klage.

In meetings with customers where they express a complaint against the Bank, wish to complain about Bank products, insinuate that they have "been tricked" by the Bank, indicate that they believe that they have a claim against the Bank or similar, the employee should complete the complaint form to be found at www.sor.no/klage or email klage@sor.no. This can ideally be done together with the customer. If the customer wishes to register their complaint themselves, they should be asked to use our complaint form at www.sor.no/klage.

Some customers communicate with the Bank in a manner that could be perceived as a complaint, even though it is not formulated as such. In such cases, the Bank must register a complaint for internal follow-up, but without generating a response to the customer.

Processing complaints

All customer complaints are received by a case processing group in the PM/BM customer service centre. The case processing group investigates the case and follows it up to resolve it. They send a letter/email to the customer, describing their assessments/investigations. The Bank's decision must be sent to the customer within 14 days.

If a complaint has not been processed within 14 days, a new letter should be sent to the customer stating why the complaint has not been processed and a new estimated case processing time.

The case processing group will determine whether any improvement measures are required.

The Bank's response to the customer must include information about how to complain to the Norwegian Financial Services Complaints Board if they wish.

The Operational Risk department has the overall responsibility for the Bank's complaints procedure.