

Information on complaints management at BHW Bausparkasse AG, Luxembourg branch

Objective of the complaints procedure

Protecting your interests is a high priority for BHW Bausparkasse AG. It is very important to us that we should be able to have you back among our satisfied customers again soon. Therefore, please do not hesitate to inform us if a matter or case has not been handled to your satisfaction.

“Complaint” means any statement or communication which indicates that you are not satisfied with our advice or service. The word “complaint” need not necessarily be used. A complaint does not require a specific form.

We see your critical feedback as an opportunity to improve the quality of our advice and services. Our aim is to find a solution together with you.

How we deal with complaints

Your contact persons in case of complaints:

If you wish to make a complaint, please contact

BHW Bausparkasse AG, Luxembourg branch

F.A.O. Mr Martin Müller (Branch manager)

16, rue Erasme

B.P. 556

L-2015 Luxembourg

Phone: +352 44 88 44 - 1

Fax: +352 44 88 44 - 34

e-mail: bhw@pt.lu

giving:

- Your name
- A description of the facts
- Your contract number
- Your telephone number, where we can reach you in case of queries.

You can also contact your personal BHW adviser directly.

Within a maximum of 10 banking days of receipt of your complaint, you will receive written confirmation of receipt or an interim response, unless we can already provide you with a response within this period.

The maximum time-limit for processing the complaint is 4 weeks from the date of receipt.

Please always submit your complaint first to us. If we do not resolve your complaint to your satisfaction, you can contact the following dispute resolution bodies. It is imperative that you follow this order, otherwise the dispute resolution bodies will not accept your complaints.

Further possibilities for you

In the event of an unsatisfactory response, it is possible to contact the out-of-court dispute settlement body of the *Verband der Privaten Bausparkassen e.V.* or the supervisory authority in Luxembourg, the *Commission de Surveillance du Secteur Financier* (CSSF). The right to bring court proceedings remains unaffected.

<p>The address is: Verband der privaten Bausparkassen e.V. Schlichtungsstelle Bausparen Postfach 303079 10730 Berlin http://www.schlichtungsstelle-bausparen.de e-mail: info@schlichtungsstelle-bausparen.de</p>	<p>Address of the supervisory authority CSSF: Commission de Surveillance du Secteur Financier 283, route d'Arlon L-2991 Luxembourg www.cssf.lu e-mail: direction@cssf.lu</p>
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Please note that your application must be submitted in writing to the CSSF within one year of the date on which your complaint was lodged with us.

For further information on CSSF Regulation 16-07 (out-of-court resolution of complaints), please consult the website <https://www.cssf.lu/en/customer-complaints/>.