

Information concerning our complaints handling system

We are constantly striving to offer our customers a flawless service that is geared to their needs. However, should we fail on any occasion to live up to your expectations, please do not hesitate to let us know.

Your contact point in the event of a complaint

Your point of contact is Wüstenrot's Luxembourg branch, which is responsible for the correct handling of your complaint.

You can also submit your complaint to your Wüstenrot external sales representative, who will then pass it to us. Complaints submitted to our head office in Ludwigsburg (Germany) will likewise be forwarded to our Luxembourg branch.

Our address: Wüstenrot Bausparkasse AG, Luxembourg Branch
33, rue Gabriel Lippmann (Parc d'Activité Syrdall), L-5365 Münsbach
Post Box 924, L-2019 Luxembourg

How to help us deal with your concerns

By providing us with the following information, you can help us to assign your complaint properly, so that it may be dealt with speedily and efficiently:

- your full name
- your address
- the contract number
- a description of the subject-matter of your concern, accompanied where appropriate by the relevant documentation
- a telephone number at which we can contact you should we have any queries
- your e-mail address. Please note, however, that our response to your complaint will be sent to you by post.

The complaint-handling procedure

We will make every effort to respond to your complaint as quickly as possible, and will do so within not more than one (1) month after it is received by us.

In the event that we need further information or documents in order to resolve the matter, you will receive from us a written request to that effect.

Where the abovementioned maximum period of one (1) month is exceeded, you will receive from us a statement of reasons for the delay together with a forecast of the date by which we expect to be able to resolve the matter. In this case, we keep you regularly informed about the state of affairs.

What to do if you are not satisfied with our response

If your complaint is not cleared up to your satisfaction, you can submit a request for its resolution to the competent supervisory authority, namely the Commission de Surveillance du Secteur Financier (CSSF).

Such requests are dealt with in accordance with CSSF Regulation No 16-07 relating to the out-of-court resolution of complaints. We will be happy to supply you with a copy of that Regulation upon request.

Address: CSSF- Commission de Surveillance du Secteur Financier
110, route d'Arlon, L-2991 Luxembourg