# **Guidelines for processing complaints of** IBM Deutschland Kreditbank GmbH *company name will be changed into* **GSCF Working Capital Bank GmbH**

As of 01.12.2024

To handle the complaint, we need the following information:

* Complete contact details of the complainant (name, address, telephone number, e-mail address)
* Description of the facts; Wording of the request or what should be achieved with the complaint (e.g. troubleshooting, improvement of services, clarification of a disagreement)

Procedure

* The complainant receives an acknowledgment of receipt within three days, provided that the clarification of the facts cannot take place immediately. Depending on the complexity of the complaint, it will be answered as quickly as possible, but no later than 14 days after receipt of the complaint.
* If the Bank has made a final decision but fails to fully comply with the complainant's claims, the complainant will receive a reasonable justification.
* All incoming complaints are registered electronically.

Further and independent body for the clarification of complaints

If the background to the complaint is a possible violation of regulations or statutory standards,

you can also address the complaint directly to the Federal Financial Supervisory Authority in

Germany:

Bundesanstalt für Finanzdienstleistungsaufsicht

Graurheindorfer Straße 108

53117 Bonn

Germany