

DNB Complaints Procedure

1. Introduction

DNB and its staff act in a correct, conscientious and respectful manner at all times. Not only towards each other, but also towards third parties in and outside of DNB. The actions and behaviour of DNB and its staff may nevertheless cause dissatisfaction. If this happens, efforts must be made to find an amicable solution first. If this proves impossible, a complaint can be submitted to DNB's complaints commission. The complaints commission handles complaints from staff members about other staff members, about acts of the DNB organisation, and from parties outside of the organisation about DNB or its staff.

2. The complaints commission

2.1. The Governing Board appoints a complaints commission consisting of a chair and at least two members and two substitute members. The complaints commission is supported by a secretary. The members and secretary are employed by DNB. The chair is not employed by DNB.

2.2. If a member of the complaints commission is involved in the complaint in any way, or if there is any semblance of a conflict of interests, he or she will have to withdraw from handling the complaint, and will be replaced by one of the substitute members.

2.3 The duties of the complaints commission are:

- to decide on the admissibility of the complaint;
- to investigate an admissible complaint, and
- to advise the governing board on the validity of the complaint and possible measures to be taken.

3. Complaints procedure

3.1 The complainant submits his or her complaint in writing to the complaints commission, including a description of the facts and circumstances, the details of the complaint itself and his or her name and address.

3.2 If required, the complaints commission can ask the complainant for a verbal explanation of the submitted complaint.

3.3 The complainant may arrange to be assisted by an advisor of his or her own choice.

3.4 The complaints commission secretary confirms receipt of the complaint within one week and informs the subject of the complaint and DNB's Governing Board about the receipt and the details of the complaint.

4. Consideration of complaints

4.1 The complaints commission is not obliged to consider complaints if:

- the complainant has not made efforts to find an amicable solution;
- it has considered the complaint before, unless new facts have come to light;
- the act or omission to which the complaint relates took place longer than one year before submission of the complaint;
- judicial proceedings on the complaint are in progress or have been completed, and
- the act or omission to which the complaint relates is the subject of investigation or prosecution by the police or the judicial authorities;
- the act or omission to which the complaint relates is part of DNB's general policies or the implementation of its policies;
- the complainant could have raised objections as provided for in the General Administrative Law Act (*Algemene wet bestuursrecht - Abw*);
- the complainant can lodge or could have lodged an appeal as provided for in the General Administrative Law Act, or
- the complainant's interest or the seriousness of the act to which the complaint relates is clearly insufficient;
- the complaint is manifestly unfounded.

4.2 The complaints commission will evaluate within four weeks of receiving a complaint whether the complaint is admissible and whether it will consider the complaint accordingly. The secretary of the complaints commission informs the complainant and the Governing Board accordingly.

5. Consideration of complaints

5.1 The complaints commission carefully investigates the admissibility of the complaint. To this purpose, the complaints commission hears both the complainant and the subject of the complaint. Where necessary, the complaints commission also hears other parties.

5.2 If it wishes, the complaints commission can call in an internal or external expert for advice.

5.3 The complaints commission has access to all documents, systems and persons necessary to arrive at its opinion. The persons concerned are obliged to cooperate.

5.4 All parties involved in the consideration of a complaint are bound to maintain strict secrecy. Except for any legal duty of disclosure, it is not permitted to give information to persons not involved in the complaint, unless this is necessary for adequate consideration of the complaint. The privacy of the complainant and the subject of the complaint will be safeguarded.

5.5 This confidentiality does not prevent the Compliance & Integrity department from publishing the number and nature of the complaints considered by the complaints commission in anonymised form every year.

6. The complaints commission's opinion and the Governing Board's decision

6.1 After completing its investigation, the complaints commission informs the Governing Board, or a person appointed by the Governing Board for this purpose, of its opinion of the admissibility of the complaint. The complaint is found admissible if the act to which the complaint relates was inappropriate considering the circumstances of the case.

The complaints commission may attach to its opinion advice on measures to be taken in response to the complaint.

6.3 The complaints commission informs the subject's line manager of its opinion and possible advice.

6.4 The Governing Board decides whether it will endorse the complaints commission's opinion and possible advice. Giving its reasons, the Governing Board may deviate from the complaints commission's opinion and possible advice.

6.5 Notwithstanding the provisions of the previous subsection, the opinion and possible advice of the complaints commission about objections against the implementation and application of DNB's Social Plan are binding.

6.6 The company secretary informs both the complainant and the subject of the complaint about the Governing Board's decision.

7. Time schedule for opinion forming and decision making

7.1 The complaints commission will issue its opinion and possible advice and forward this to the Governing Board no more than six weeks after it finds a complaint admissible. This time limit may be extended once by four weeks.

7.2 The Governing Board will decide on the admissibility of the complaint and possible measures to be taken no more than two weeks after receiving the complaint commission's advice.

8 Objections

8.1 Decisions made by the Governing Board pursuant to this complaints procedure are not open to objection.

9. Reports and registration

9.1 The company secretary forwards a copy of the Governing Board's decision to the Compliance & Integrity department.

9.2 The Compliance & Integrity department publishes the number and nature of the complaints considered by the complaints commission in anonymised form every year.

10. Concluding provision

Effective from 1 February 2016, this complaints procedure replaces DNB's Regulation on Complaints from External Parties, its Code of Good Manners and Internal Regulation on Complaints about Inappropriate Behaviour, its General Internal Complaints Procedure, and the Objections Procedure pertaining to DNB's Social Plan.