

# Assess record for 'Consultation document on developing a harmonised methodology for classifying and reporting consumer complaints across the European Union'

<b>Meta Informations</b>	
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User name	null
Case Number	951809032481324708
Invitation Ref.	
Status	N
<b>Questionnaire</b>	
Do you collect consumer complaints? - single choice reply- (compulsory)	Yes
Do you collect consumer enquiries? -single choice reply- (compulsory)	Yes
Do you classify complaints and enquiries separately? -single choice reply- (compulsory)	Yes
How do you define complaints? -open reply- (compulsory)	
<p>A consumer complaint is every expression of dissatisfaction from our customers (private or institutional) or non-customers which is addressed directly or indirectly (e.g. a third party like consumer ombudsmen, national authorities, NGOs) to our company in a verbal or written form. We differentiate between 3 types of complaints: 1. complaints which can be solved (by pieces of information) at the point of sale 2. complaints that can not be solved directly at the point of sale – these complaints therefore forwarded to our central complaint management to ensure a fast solution 3. escalated complaints (e.g. national authorities, NGOs) Types 2 &amp; 3 have already been quantified. Type 1 is not countable, but we indicate its dimension by customer surveys. Deutsche Bank classifies all types of complaints as significant.</p>	
How do you define enquiries? -open reply- (compulsory)	
We define enquiries as a request or a question of comprehension.	
Other definitions. Please specify here. -open reply- (optional)	
In cases of doubt we treat enquiries as complaints.	
Who is eligible to send you a complaint? - multiple choices reply- (compulsory)	<ul style="list-style-type: none"> <li>Consumer</li> <li>Business</li> <li>Other</li> </ul>
Please specify other -open reply- (compulsory)	
- Potential customers - Employees Our employees are also eligible to send complaints when they suspect a dissatisfied customer.	
For which sectors do you collect data?	
Please send a copy of the classification structure you use (e.g. a table indicating the different sectors) to <a href="mailto:SANCO-consumercomplaints@ec.europa.eu">SANCO-consumercomplaints@ec.europa.eu</a> -open reply- (compulsory)	
banking and insurance	

Which is your preferred policy option on the issue of harmonising consumer complaints classification systems? -single choice reply- (compulsory)

Introduce an obligatory system

Please explain. -open reply- (compulsory)

In order to answer this question we assume that only aggregated data from different sectors or countries will be published without company-specified information. Deutsche Bank approves an obligatory system. In order to ensure comparability within the financial sector we recommend to monitor only complaints addressed to third parties and suggest to monitor ratios (e.g. No. of complaints/No. of customers) instead of absolute numbers. The other types of complaints are too heterogeneous to monitor them properly.

Do you agree that only the classification of complaints addressed to third parties (e.g. public agencies, ministries, self-regulatory bodies, consumer NGOs, trade associations, ADR bodies, others) should be harmonised and not those made to sellers/retailers? -single choice reply- (compulsory)

Yes

**Please give your view on whether a new classification system should include data on the following variables.**

Number of complaints -single choice reply- (compulsory)

Yes

Number of enquiries -single choice reply- (compulsory)

No

Sectors -single choice reply- (compulsory)

Yes

Nature/type of complaint (e.g. faulty goods, late delivery, overcharging, incorrect labelling, etc.) -single choice reply- (compulsory)

Yes

Mediums of transaction (e.g. face to face, internet, telephone sales, etc.) -single choice reply- (compulsory)

Yes

Associated monetary value -single choice reply- (compulsory)

Yes

Type of infringement and relevant legislation (e.g. horizontal legislation such as Unfair Commercial Practices or sector specific legislation such as Package Travel) -single choice reply- (compulsory)

Yes

Should the system use COICOP? -single choice reply- (compulsory)

No

Should the system use an alternative sectorial classification? -single choice reply- (compulsory)

Yes

Please specify -open reply- (compulsory)

There is no common methodology for the financial sector. Deutsche Bank developed its own classification system. We are ready to deliver our classification upon request.

How often should participating parties report aggregate collected complaints to the Commission? -single choice reply- (compulsory)	Yearly
Would you be prepared to change your existing classification methodology to be in line with a voluntary harmonised methodology? -single choice reply- (compulsory)	Yes
What would be the cost implications of changing your methodology? -single choice reply- (compulsory)	Do not know
Do you use an IT tool to classify complaints? -single choice reply- (compulsory)	Yes
Please provide more information on the system: is it a specialised software or a single spreadsheet, etc. - open reply- (compulsory)	
Deutsche Bank uses specialised software containing a front-end to record complaints and enquiries and a back-end for complaint managers in the head office. In fact the software provides detailed reporting and analysis of complaints.	
Comments -open reply- (optional)	
Basically we appreciate a common methodology for monitoring complaints in order to provide more transparency for consumers. We invite you and your team to visit Deutsche Bank's complaint management. It would be a pleasure to present our complaint management software and classification system to you.	
<b>Personal data</b>	
Name of organisation -open reply- (compulsory)	
Deutsche Bank Privat- und Geschäftskunden AG	
Country of establishment of the Organisation -open reply- (compulsory)	
Germany	
Address -open reply- (compulsory)	
Theodor-Heuss-Allee 72 60486 Frankfurt am Main Germany	
Website address (if available) -open reply- (optional)	www.deutsche-bank.de
Name contact person -open reply- (compulsory)	
Mr. Alexander Gönner	
Telephone number contact person -open reply- (compulsory)	+49(0)69/910-47002
E-mail contact person -open reply- (optional)	
alexander.goenner@db.com	
Stakeholder group -single choice reply- (compulsory)	Industry
Please specify sector of operation -open reply- (compulsory)	
banking	
Size of the organisation -single choice reply- (compulsory)	200+