

John Deere Bank S.A. (Société Anonyme)
43, John F. Kennedy, B.P. 1685
L-1016 Luxembourg

Telephone : +352 262990-1
Facsimile: +352 262990-200
Email: JDComplianceEU@johndeere.com



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Complaints Procedure - John Deere Bank S.A.

John Deere Bank S.A. (the Bank), trading as John Deere Financial, makes every effort to provide high quality service. We recognize however that sometimes our customers may wish to make a complaint. John Deere Bank S.A. is committed to resolving complaints quickly and fairly. This document sets out the procedure that we follow when a complaint is received.

Should you have a complaint about our service or documentation regarding financing products provided by the Bank, please write to the following address:

John Deere Bank S.A., B.P. 1685, L-1016 Luxembourg or via email to:
JDComplianceEU@johndeere.com

Once we have received your complaint, we will send you a letter of acknowledgement within 10 days. Enclosed with the letter of acknowledgement, is a copy of the complaint procedure for your information and reference. Furthermore, the department responsible for your complaint, as well as the name and contact details of the person in charge of your complaint will be provided to you.

We will log your complaint in the reporting system of the Bank for documentation and reporting purposes.

We will investigate your complaint internally. During this process we will keep you up to date with the progress of the investigation and inform you on a regular basis.

Should we need further information for the solution of your complaint, we will contact you in writing, in order to request the information.

We aim to investigate and respond to complaints within four weeks after initial receipt of the complaint. Some complaints take longer to investigate, however in any case you will receive an update accordingly.

Our written response will detail the outcome of our investigation. If we agree with your complaint, our letter will set out the proposed resolution. If we disagree with your complaint, our letter will fully explain the reasons why.



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Should our proposed solution not fulfil your expectations, you may escalate your complaint to the Director of the appropriate department. Within eight weeks after initial receipt of the complaint your original complaint, the Director will issue a final response.

If you are dissatisfied with the final response or you have not received any response from the Bank within eight weeks, you may then refer your complaint to the Commission de Surveillance du Secteur Financier (CSSF), the financial markets Regulator in Luxembourg. Our final response letter will include some details about the CSSF for your information.

The CSSF acts as an Ombudsman Service and offers you a free, independent review of your complaint after all efforts to conclude the complaint with the Bank have failed. If you wish to refer your complaint to CSSF, you must do so in writing by post, fax or email using the contact details mentioned below. The CSSF can alternatively be contacted via the CSSF website. Further information may be found at the CSSF website at “Out-of-court complaint resolution” <http://www.cssf.lu/en/consumer/complaints/>

CSSF contact details

Postal address:

Commission de Surveillance du Secteur Financier; 110, route d’Arlon; L-1150 Luxembourg

Phone: (+352) 26 25 1 – 1

Fax: (+352) 26 25 1 – 601

E-Mail: <mailto:directionCSSF.LU>

Website: www.cssf.lu

Should you have any queries about the Complaints Procedure do not hesitate to contact John Deere Bank S.A. by phone, at +352.262.990.1, by mail using the address John Deere Bank S.A., B.P. 1685, L-1016 Luxembourg or via email JDFComplianceEU@johndeere.com