Raiffeisenlandesbank
Niederösterreich-Wien

Version 01 / 27.08.2026

Responsible Handling of Customers

Raiffeisenlandesbank Niederösterreich-Wien

Responsible Handling of Customers in Financial Difficulties

The early identification of risks, responsible lending, and sustainable support of our customers are essential components of our approach. Through proactive monitoring of sensitive industries and particularly exposed customers, potential challenges can be detected at an early stage. We promote understanding of economic risks and their impacts through targeted education and awareness-raising. This is supported by continuous observation and assessment of relevant developments and the use of tools such as early warning systems, through which customers are proactively contacted.

Financing is granted solely based on comprehensive creditworthiness and risk analyses as well as secured repayment ability. We ensure a balanced relationship between financing, income, and equity, as well as risk-appropriate contractual agreements and defined debt limits. Ongoing monitoring processes and established risk limits help to identify financial burdens early and prevent over-indebtedness.

If private or corporate customers nevertheless encounter financial difficulties, experienced customer advisors and restructuring experts are available to assist them. The goal is to jointly develop viable solutions, minimize credit defaults, and restore the customers' economic stability. Individual support, transparent communication, and established restructuring and turnaround processes are central to this. Within the restructuring framework, we review suitable measures together with the customers and actively support their implementation. These include, among others, deferrals, adaptations of repayment agreements, adjustments to debt service, or other case-specific solutions. Alternative debt management and refinancing options are also considered to sustainably stabilize the customers' financial situation. If needed, we additionally provide funding advice, facilitate connections to suitable financing partners, and, if applicable, participation solutions.

If restructuring is not possible, further handling of problem loans and collection cases follows clearly defined internal guidelines and procedures aimed at a fair, responsible, and transparent solution for all parties involved. Priority is given to out-of-court measures, which are monitored using KPIs. Before realizing collateral, e.g., through mortgage sales or enforcement measures, alternative solutions are examined and customers are involved in the decision-making process whenever possible. Lawyers, collection partners, and internal specialists ensure respectful and transparent dealings with customers; cooperation with external partners is based on established standards and regular reviews. When realizing collateral, especially in the case of mortgage-backed financing, social and economic impacts are appropriately considered, and possible support measures and alternatives are examined before actual realization.

To ensure high advisory quality, our employees receive regular training and sensitization. In addition to self-study of relevant internal guidelines and ongoing knowledge exchange, best practices, lessons learned, and expert lectures by external specialists are offered. Furthermore, occasion-related specialized training sessions take place, for example on changes in consumer protection, ESG, or compliance topics. These activities underpin the consistent application of internal guidelines and processes in restructuring, collections, and related complaint management.

In the interest of good and future-oriented governance, ongoing monitoring of engaged collection agencies and lawyers, periodic reviews of internal restructuring and collection processes, and regular reporting to the Management Board ensure transparency and continuous improvement.

Customers have access to an ombuds office or complaint management. Concerns can be submitted through various channels; their handling is timely, transparent, and comprehensible. Additionally, we support customers as needed through internal or external advisory services and ensure that suitable contacts for financial matters are available. Feedback from our customers helps us continuously improve our service quality.

Through these measures, we contribute to a responsible approach to customers facing challenging financial situations.

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