



## **Complaints Handling Policy**

Scope Ratings GmbH  
Scope Ratings UK Ltd.

January 2021



# Complaints Handling Policy

Scope Ratings GmbH and Scope Ratings UK Ltd.

## 1. Introduction

The Complaints Handling Policy (the "Policy") sets forth requirements related to the receipt, identification, and handling of external complaints by Scope Ratings GmbH and Scope Ratings UK Limited (hereinafter referred to as "Scope Ratings").

## 2. Applicability

This Policy and its requirements apply to all Covered Employees. Associated non-Employees must acknowledge to abide by this Policy.

The contents of this Policy and any future updates or changes are published on Scope Ratings' website and are made available on Scope Ratings' intranet.

For defined terms used in this Policy please see Scope Defined Terms Glossary that is available on Scope Ratings' website and intranet.

## 3. Complaints Handling Policy

This Policy is applicable to complaints received by Scope Ratings from rated entities, their agents or other external parties. For the purposes of this Policy, a complaint means:

- a) an allegation of a violation of the CRA Regulation, law, other regulation or any of Scope Ratings' codes or policies by Scope Ratings or by a Covered Employee with regard to actions as a credit rating agency, or
- b) a specific allegation on improper application of a particular credit rating methodology or application of an incorrect credit rating methodology,

that is directly communicated to Scope Ratings or a Covered Employee via letter, email, telephone call or in the course of a personal meeting.

In the event of receiving a complaint, Covered Employees are required to immediately notify Compliance. Compliance along with Scope Ratings' Management is responsible for the identification, review and processing of complaints.

This Policy is not applicable to:

- points a) – b) above if they are not communicated directly to Scope Ratings,
- other general opinions or expressions of disagreement with Scope Ratings,
- an appeal of a Credit Rating Action (please see Scope's Ratings' Governance Policy),
- a comment to Scope Ratings' methodology received following a call for comments.

## 4. Violation of the Complaints Handling Policy

Covered Employees must immediately report violations or suspected violations of this Policy to Compliance.

Any action by Scope Ratings or by any Covered Employee which violates or might reasonably be expected to lead to or result in a violation of, the provisions set forth in this Policy is strictly prohibited and can result in disciplinary action, up and including, termination of employment. Any potential infringements of these requirements will be investigated and reported to Senior Management to determine appropriate intervention.

Compliance along with Scope Ratings' Management will be responsible for the implementation and the enforcement of this Policy.



## Complaints Handling Policy

Scope Ratings GmbH and Scope Ratings UK Ltd.

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