BNP PARIBAS

BNP PARIBAS,
Hungary Branch

General Terms and Conditions
Appendix 6

COMPLAINT HANDLING POLICY

BNP PARIBAS, Hungary Branch (hereinafter: the **Bank**) handles the customer complaints in compliance with the relevant legal regulations, especially the regulations of the following Hungarian laws:

- Hungarian Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises,
- Decree nr. 66/2021. (XII. 20) of the Central Bank of Hungary on the detailed rules of the form and manner of complaint handling by financial institutions,
- Decree nr. 435/2016. (XII. 16.) of the Hungarian Government on the complaint management procedure and detailed rules of complaint management policy of investment companies, payments institutions, electronic money issuers, voucher issuers, financial institutions and independent financial service intermediaries, and
- Act CXXXIX of 2013 on the Central Bank of Hungary.

The Bank also considers the expectations of its supervisory authority, the Central Bank of Hungary, defined in its recommendations.

The Bank receives and handles the customer complaints according to this Complaint Handling Policy. This policy is available on the Bank's webpage and at its premises that are open for customers.

I. COMPLAINT HANDLING PROCEDURES

Complaints are those claims that are in connection with the conduct, activities, failures or services of the Bank, either it was performed prior to the conclusion of the contract, or in connection with the conclusion of the contract, during the term of the contract, at the termination of the contractual relationship, or thereafter. Requests for general information and for issuing certification are not qualified as complaints.

In this this Complaint Handling Policy the Bank shall inform the Customers how to issue their oral (communicated in person or via telephone) or written (in letter handed over personally or sent via authorized person, sent by post, telefax or e-mail) complaints.

I.1. Oral complaints

(a) In person

The address of handling complaints: BNP PARIBAS, Hungary Branch, H-1062 Budapest, Teréz krt. 55-57.
Official business hours: Monday – Friday: 8.00-17.00

(b) Via telephone

Phone number available in official business hours: (+36 1) 374-6333
Phone number available on Wednesdays between 17.00 and 20.00: +36 30 438-9001

I.2. Written complaints

(a) Handed over personally or sent via authorized person

(b) Sent by post

Mailing address: BNP PARIBAS, Hungary Branch, H-1062 Budapest, Teréz krt. 55-57.

(c) Sent by facsimile

Facsimile number: (+36 1) 302-44-99

(d) Sent by e-mail

Electronic mail address: csd_hungary@bnpparibas.com

The Bank accepts written complaints sent electronically on an ongoing basis, with alternate facilities in case of any malfunction.

I.3. Proxy

(a) The Customer may act by legal representative or any other authorized representative (proxy).

(b) The proxy should be given in the form of a public document, or a fully conclusive private deed.

(c) If a private individual Customer wishes to act through a proxy, upon his/her request the Bank shall send a sample of the power of attorney, or inform him/her of the essential formal and content requirements of a power of attorney.

II. INVESTIGATION OF THE COMPLAINTS

The Bank shall investigate and answer the Customer's complaint regarding the conduct, activities or failures of the Bank. The complaint will be investigated taking into account all relevant circumstances. In case the Bank needs additional information available to the Customer in order to investigate complaint, the Bank shall instantly contact the Customer to obtain it.

The Bank shall not charge any costs for investigating the customer complaints.

BNP PARIBAS

II.1. Oral complaints

(a) In case of oral complaint, the Bank draws the attention of the complainant's to the availability of the Complaint Handling Policy, and provides time and relaxed environment for its consideration.

(b) The Bank, if possible, shall instantly investigate the oral complaints, and it shall take action to remedy the situation. In case it is not possible to investigate the complaint instantly, the Bank shall prepare a written report of the complaint and inform the Customer of the contact details of the department that will handle the complaint.

(c) In case the complaint is communicated on the phone, the Bank shall deal with it within a reasonable period of waiting time. In order to provide the Customer with the live voice reply of the Customer Care administrator **within 5 minutes** from the successful telephone connection, the Bank shall act as generally expected in the given situation.

(d) In case of verbal complaints given by phone, the Bank draws the attention of the Customer to the fact that an **audio recording** is made of the call. The Bank retains the recorded phone conversation on the complaint for a period of five years. At the Customer's request the audio recording shall be replayed, and a certified written report on the audio recording or the copy of the voice recording – depending on the Customer's request – shall be made available to the Customer free of charge, within the time frame laid down by law.

(e) If the Customer is in disagreement with the way the oral complaint is handled, the Bank shall prepare written report on the complaint, indicating also its position, and, if the complaint is made on the phone, the Bank shall provide information on the identification data of the complaint.

(f) If the complaint is made in person, the Bank shall provide the Customer with a copy of this report. If the complaint is communicated via phone, the Bank shall send the report to the Customer together with its response to the complaint.

(g) The **report on the complaint** shall contain the following:
- (i) name of the Customer;
- (ii) address, seat, or if necessary the mailing address of the Customer;
- (iii) place, time and communication method by which the complaint was submitted;
- (iv) name and address of the Bank,
- (v) detailed description of the complaint by separately recording each complaint item in order to fully investigate all objections in the Customer's complaint;
- (vi) contract number, Customer number;
- (vii) the list of documents and other evidence submitted by the Customer;
- (viii) place and time of the report, and
- (ix) the signature of the keeper of the report and the Customer, if the oral complaint has been communicated in person.

(h) Regarding oral complaints that have not been investigated instantly, the Bank shall communicate its reasoned position to the Customer within the time frame defined in section II.2 below.

II.2. Written complaints

(a) The Bank confirms all written complaints after receipt, and provides information on the complaint handling process.

(b) If the written complaint is not related to the Bank's payment services, the Bank shall communicate its position with explanation to the Customer within **30 days** from the date of receipt of the complaint.

(c) If the written complaint is related to the Bank's payment services, the Bank shall communicate its position with explanation to the Customer within **15 working days** from the date of receipt of the written complaint. If, for a reason beyond the control of the Bank, not all elements of the payment service complaint can be answered within 15 working days, the Bank shall send a shorter reply to the client, which includes the reasons for the delay, and the deadline for the final response. The deadline for sending the final reply cannot be later than the 35th working day following the communication of the complaint.

II.3. Data that may be requested from the Customer in the course of complaint management

(a) In the course of complaint management the Bank is entitled to request from the Customer especially the following data and documents:
   (i) name,
   (ii) contract number or customer number;
   (iii) address, seat, mailing address;
   (iv) telephone number;
   (v) notification method;
   (vi) product or service being the subject matter of the complaint;
   (vii) detailed description of the complaint, reason of the complaint;
   (viii) copy of documents and other evidence in the possession of the Customer that support the complaint and are not in the possession of the Bank;
   (ix) in case the Customer authorized a proxy, the currently valid authorization;
   (x) any other data necessary for the investigation and answering of the complaint.

(b) The data of the Customer shall be managed in accordance with the stipulations of the relevant **personal data protection** laws.

II.4. Response to the complaint

(a) In the response, the Bank shall detail the outcome of the full investigation of the complaint, the actions made to settle or resolve the complaint, and, if the complaint is rejected, the reason for the refusal; and, the Bank shall inform the Customer of the possible legal remedies. The Bank's response - if necessary – shall contain the exact text of the terms and conditions or applicable laws regarding the subject matter of the complaint. The Bank shall make sure that its answer is clear to understand.

(b) Differently from the above paragraph II.4.(a), if the Customer resubmits a complaint with the **same content** as the previously rejected complaint filed to the Bank, and the Bank maintains its previous position, the Bank may reply with a reference to its previous response letter, and may also reply by providing information as in the event of a complaint being rejected.

(c) Unless required otherwise by the Customer, the Bank shall send its reasoned position regarding the complaint by **electronic means**, if the complaint is sent by the Customer from the electronic mail address

notified for the purpose of contact and registered at the Bank, or it has been made available through the Bank's internet portal available exclusively by the Customer. In such a case, the Bank shall send the response on the same channel as the complaint was received. In the course of such a reply, the Bank shall ensure a closed logging system that is protected against automatic and subsequent modification records the fact, date, recipient and electronic imprint of the sending of the electronic mail, as well as it ensures the protection of data protected by confidentiality rules against unauthorized third parties.

III. INFORMATION OBLIGATION IN RELATION TO COMPLAINT HANDLING

III.1. Private individual Customers

(a) The **template form** published by the Central Bank of Hungary (MNB) on its website may be used to submit a written consumer complaint to the Bank. However, the Bank will also accept a written complaint submitted in a different form, or in English. Availability of the template form in Hungarian: Pénzügyi panasz (mnb.hu)

(b) This Financial Navigator Booklet that is prepared by the MNB on the handling of financial complaints contains useful information for Hungarian speakers: mittegyunkpenzugyinc.pdf (mnb.hu).

(c) Upon the request of the Customer, the Bank shall send the template forms published on the MNB's website for the submission of the application for initiating the procedure of the Financial Conciliation Board or the MNB's consumer protection procedures free of charge. If the complaint is rejected, the Bank shall inform the Customer about this.

(d) In case of **rejecting** the complaint, the Bank informs the Customer qualifying as a consumer (natural persons, who are acting for purposes which are outside of their trade, business or profession) if according to its standpoint the complaint is in connection with

(i) any dispute relating to the conclusion, validity, legal aspects and termination of contracts, and cases of breach of contract and the related legal ramifications, or

(ii) any violation of consumer regulations under the Hungarian Act on the Central Bank of Hungary.

If, according to the standpoint of the Bank, the complaint is in connection with both (i) and (ii) of the above Section, it shall specify for the Customer qualifying as a consumer which part of the complaint is in connection with which subject.

(e) In case of the rejection of the complaint, or in case of the unsuccessful lapsing of the 30 day legal deadline for reply, or 15 working day deadline in case of a written complaint related to the Bank's payment services, the Customer qualifying as a consumer may seek remedy at the following bodies:

(i) Financial Arbitration Board (PBT)

In connection with any dispute relating to the **conclusion, validity, legal aspects and termination of contracts, and cases of breach of contract and the related legal ramifications**, the Customer may seek remedy at the Financial Arbitration Board.
In the absence of an agreement, the council of the Financial Arbitration Board may make a binding decision even if the Bank has not made a declaration of bounding, if the request is well founded, and the Customer's claim does not exceed one million forints, either in the request or when making the decision containing the obligation.

The contact details of Financial Arbitration Board:
Address: H1013 Budapest, Krisztina krt. 6.; mailing address: H-1525 Budapest BKKP Pf.: 172
Phone number: (+36 80) 203-776; e-mail address: ugyfelszolgalat@mnb.hu

(ii) Customer Service of the Central Bank of Hungary (MNB)

Where a **complaint is rejected** or the Bank **fails to meet the deadline** for reply, the Customer can initiate a proceeding at the Supervisory Authority, the Central Bank of Hungary for any **violation of consumer protecting regulations** under the Act CXXXIX of 2013 on the Central Bank of Hungary.

Contact details of the Financial Consumer Protection Center of the Central Bank of Hungary:
Address: H-1013 Budapest, Krisztina krt. 6.; mailing address: H-1535 Budapest BKKP Pf.: 777
Phone number: (+36 80) 203-776; e-mail address: ugyfelszolgalat@mnb.hu

(iii) Court

The customer qualifying as a consumer has the right to bring action in the court according to the Hungarian Code of Civil Procedures.

III.2. Corporate Customers

In case of the rejection of the complaint, or in case of the unsuccessful lapsing of the 30 day legal deadline for reply, or 15 working day deadline in case of a written complaint related to the Bank's payment services, the Customer not qualifying as a consumer may seek remedy at court according the regulations of the Code of Civil Procedure in connection with any dispute relating to the conclusion, validity, legal aspects and termination of contracts, and cases of breach of contract and the related legal ramifications.

IV. REGISTRATION AND RECORD OF COMPLAINTS

IV.1. Registering the complaints

The Bank shall maintain records on the complaints received from Customers, and on the actions and measures taken for resolution. The records shall contain:

(i) a description of the complaint, and an indication of the underlying events or facts;
(ii) the date and time of submission of the complaint;
(iii) a description of the measures proposed for the handling and resolution of the complaint, and the reason if rejected;
(iv) the time limit for taking the measures and the person appointed to implement it; and
(v) the date of posting the response – or the date of sending in case of an electronic response – to the complaint.

IV.2. Retaining the complaints

The Bank shall retain the record of the complaint and the reply provided at least for a period of **5 years**.