BNP PARIBAS

BNP PARIBAS,
Hungary Branch

General Terms and Conditions
Appendix 6

COMPLAINTS 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:

- Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises,
- 28/2014 (VII. 23.) Central Bank of Hungary Decree,
- 435/2016. (XII. 16.) Government Decree 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.

Besides, the Bank considers the expectations of its supervisory authority, the Central Bank of Hungary, defined in decrees and recommendations.

The Bank receives and handles the customer complaints according to this Complaints 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, that are communicated on the channels described under this Section of the Complaints Handling Policy. Requests for general information and for issuing certification are not qualified as complaints.

Any natural person or corporate entity may complain if he/she/it has been or still is a customer of the Bank or if he/she/it has been the recipient of the Bank's offer or other information on its services. Any person can complain if he/she/it has objections to any type of activities (e.g. advertising) of the Bank.

The Bank makes available for the customers 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 at the following contact channels:

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

BNP PARIBAS

I.1. Oral complaints

(a) *in person:*

The address of handling complaints for corporate customers:
BNP PARIBAS, Hungary Branch
CLM Help Desk
H-1051 Budapest, Széchenyi István tér 7-8. Building 'B'

The address of handling complaints for private individuals:
BNP PARIBAS, Hungary Branch
DBL Customer Care
H-1051 Budapest, Széchenyi István tér 7-8. Building 'B', entrance from Vigyázó Ferenc utca

Official business hours for corporate customers:
Monday, Tuesday, Wednesday and Thursday: 8.00-17.00
Friday: 8.00-16.00

Official business hours for private individuals:
Monday to Friday: 9.00-17.30

(b) *via telephone:*

Phone number for corporate customers:
(+36 1) 374-6333 within official business hours
+36 30 438 9001 on Wednesday: 17.00-20.00

Phone number for private individuals:
(+36 1) 374-6111 within official business hours
+36 30 438 9001, on Wed.: 8.00-9.00 and 17.30-20.00

I.2. Written complaints

(a) *handed over personally or sent via authorized person*

(b) *sent by post*

Mailing address for corporate customers:
BNP PARIBAS, Hungary Branch
CLM Help Desk
H-1051 Budapest, Széchenyi István tér 7-8.

Mailing address for private individuals:
BNP PARIBAS, Hungary Branch
DBL Customer Care
H-1051 Budapest, Széchenyi István tér 7-8.

(c) *sent by facsimile*

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

(d) *sent by e-mail*

Electronic mail address for corporate customers:
csd_hungary@bnpparibas.com

Electronic mail address for private individuals:
customercare_hu@bnpparibas.com

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

To submit a consumer complaint in writing, the Customer may use the form published by the Central Bank of Hungary (MNB) on its website in Hungarian, however, the Bank accepts written complaints in any other forms or in English language as well. The form is available here:

https://www.mnb.hu/fogyasztovedelem/panaszom-van/formanyomtatvanyok

I.3. Proxy

At the time of communicating and handling the complaint, the customer may act by legal representative or any other authorized representative (proxy). The authorization should be in the form of a public document, or a fully conclusive private deed.

II. INVESTIGATION OF THE COMPLAINTS

The Bank shall investigate and answer the customer's complaint regarding the conduct, activities or failures of the Bank. In order to investigate complaint as soon as possible, the customer may be required to provide all personal data, statements, observations and perceived failures exactly and specifically, and if it is possible, to provide all related documents to the Bank to accelerate the investigation process.

When handling complaints of private individuals, considering the circumstances, the Bank shall make all efforts to avoid consumer dispute as far as possible.

II.1. The investigation of a complaint is free of charge

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

II.2. Oral complaints

(a) 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 five minutes from the successful telephone connection, the Bank shall act as generally expected in the given situation.

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 conversation 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 shall be made available to the customer within 15 days free of charge.

(b) In case it is possible, the Bank investigates the oral complaints instantly, and takes action to remedy the situation. In case it is not possible to investigate the complaint instantly, or if it is unsuccessful, the Bank informs the customer about the identification data of the complaint.

(c) If the customer is in disagreement with the way the complaint is handled or if the complaint cannot be investigated instantly, the Bank shall prepare written report on the complaint, indicating also its position. 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.

The report 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) detailed description of the complaint, recording objections separately;
(v) contract number, customer number;
(vi) the list of documents and other evidence submitted by the customer;
(vii) if the complaint cannot be investigated instantly, the signature of the keeper of the report and the customer, except if the complaint is made via telephone;
(viii) place and time of the report, and
(ix) name and address of the Bank.

(d) The Bank shall communicate its position relating to the written complaint – with explanation – to the customer within 30 days from the receipt of the complaint. In the response letter the Bank shall inform the customer on the result of the investigation and the resolutions provided. If the complaint is rejected, the Bank also informs the customer in the response letter about the reasons and the possible legal remedies.

II.3. Written complaints

(a) The Bank shall communicate its position with explanation to the customer within 15 working days in case of a written complaint related to the Bank's payment services; and in other cases within 30 days from the receipt of the complaint.

(b) 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.4. 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:
(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) claim of the customer;
(ix) 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;

(x) in case the customer authorized a proxy, the currently valid authorization;
(xi) 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 "GDPR" that is the Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016, and the Hungarian Act CXII of 2011 on the right of self-determination and information freedom.

III. INFORMATION OBLIGATION IN RELATION TO COMPLAINT HANDLING

III.1. Private individual customers

(a) 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, or other customers defined in Hungarian Act CLV of 1997 on consumer protection) if according to its standpoint the complaint and its handling 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 CXXXIX of 2013 on the Central Bank of Hungary.

If, according to the standpoint of the Bank, the complaint is in connection with both a) and b) of the above Section 1.1, it shall specify for the customer which part of the complaint is in connection with which subject, and to which bodies can the customer address each part of the complaint for remedies.

(b) In case of the rejection of the complaint, or in case of the unsuccessful lapsing of the 30 day 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) 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. 39.
Mailing address: H-1535 Budapest BKKP Pf.: 777
Phone number: (+36 80) 203-776
Fax: (+36 1) 489-9102
E-mail address: ugyfelszolgalat@mnb.hu

(ii) 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.

The contact details of Financial Arbitration Board:
Address: Címe: 1013 Budapest, Krisztina krt. 39.
Mailing address: H-1525 Budapest BKKP Pf.: 172
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 of law 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 under the Hungarian Act CXXX of 2016 on the Code of Civil Procedure.

(c) The availability of the Authority's summary in Hungarian on settlement of disputes:

https://www.mnb.hu/fogyasztovedelem/panaszom-van/mit-tegyunk-ha-penzugyi-panaszunk-van

The availability of information regarding the procedure of the Financial Arbitration Board:

https://www.mnb.hu/bekeltetes

The electronic availability of the Supervisory Authority's form in Hungarian in order to initiate supervisory procedure:

https://www.mnb.hu/fogyasztovedelem/panaszom-van/formanyomtatvanyok

The customer may ask the Bank at its contact details listed under sections I.1. and I.2. either orally or in writing to be provided with the above forms in Hungarian free of charge. In case of such request, if the Bank is in procession of the e-mail address of the customer, the Bank shall send the form electronically, otherwise by post, free of charge, and without any delay.

III.2. Corporate customers

In case of the rejection of the complaint, or in case of the unsuccessful lapsing of the 30 day 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.

IV. REGISTRATION AND RECORD OF THE 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 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.