

**Appendix No 1 to the CEO-Directive No 15/2014 on
consumer protection and complaint management
Complaint Management Information**



**With its signature, Takarékbank Zrt undertook to adhere to the contents of the Code of
Conduct governing the fair behaviour of financial institutions providing retail loans
towards the clients.**

(Access path to the Code of Conduct: www.takarekbank.hu/Információs oldalak)

Budapest, APRIL 30 2014

COMPLAINT MANAGEMENT INFORMATION

Dear Customer,

Our staff members make every effort to serve you in the most possible efficient way, yet occasionally there are cases when some dissent occurs between you and Takarékbank. Our aim is to settle these cases quickly, in a manner that is satisfactory to both parties. Towards this end, please, read this information material carefully, as it describes all the information that is connected with the management of reports, observations and complaints, as well as the associated order of procedures.

Definitions connected to client announcements

- **Consumer:** natural persons making use of the services of Takarékbank – for objectives that are beyond their independent occupation and business activity -, including such natural persons who are addressees of information, advertisement or offer about and of the service or product of Takarékbank. Natural persons applying for or expressing an interest in a service also qualify as consumer.
- **Client:** in addition to natural persons who qualify as consumers, clients include private entrepreneurs, legal persons and business entities and other organizations without legal personality and their representative who /that use the product/service of Takarékbank and who are addressees of information, advertisement or offer about and of the service or product of Takarékbank as well as those applying for or expressing an interest in a service.
- **Complaint:** all and any verbal or written reports made by one or more clients referring to personal right or the violation of interests that objects the individual or general activities, conduct of any of Takarékbank's organizational units or staff members or the intermediaries used by Takarékbank, the activities, failures or conduct prior to Takarékbank's contract conclusion or connected to contract conclusion, the fulfilment of the contract by Takarékbank, the termination of the contractual legal relations, as well as the settlement of the following legal disputes. It is not qualified complaint if the client requires general information, opinion or a statement from Takarékbank.
- **Petition:** in case of a suspected breach of law, the petition of the client submitted to the National Bank of Hungary criticizing the procedure of the financial services provider.
- **Report:** all and any verbal and written observations that indicate any illegal or unethical deficiency or defect in connection with the Bank's operations.
- **Proposal:** all and any verbal and written initiatives that are aimed at the improvement of the Bank's operations.
- **Customer report** shall be interpreted as the collective designation of verbal and written complaints, reports and proposals.
- **Customer service:** organizational units designated to receive customer reports. General customer services are provided at the reception desk of the first-floor customer space in Margit House, yet upon the express requests of the customers – apart from the staff members dedicated to customer services – any staff member of Takarékbank is obliged to receive customer reports, and then forward the same to the competent customer services.

Method for the submission of customer reports

The Bank shall accept reports made verbally (in person or on the phone) or in writing (in person or via a document handed over by the representative/authorised person), by mail, fax, e-mail and via internet) reports.

If you wish to make a report in person or via the telephone, please, seek the assistance of our receptionists, who will then inform the competent administrator, or if the administrator is in the Bank he/she will be called to you.

At the customer service you have the possibility to book the date of personal service in advance both electronically and per telephone.

Takarékbank immediately investigates oral complaints, and remedies them as far as possible. In case of verbal complaints disclosed on the phone, in order to answer the call in life voice within five minutes from the successful establishment of the initiated call, the Bank shall act as reasonably to be expected in the given situation. In case the complaint cannot be investigated at once, or you disagree with the way the complaint is being handled, the Bank shall draw up the minutes of the complaint by filling in the form attached in Annex No 1.

The minutes must contain at least the following:

- a) *name of the customer,*
- b) *residential address, official seat of the customer, or respectively, if necessary, postal/administrative address of the customer,*
- c) *place, date, method of submitting the complaint,*
- d) *detailed description of the customer complaint, by separately recording the objections concerned by the complaint in order to examine comprehensively all objections raised in the customer complaint,*
- e) *number of the contract concerned by the complaint, number of customer subject to the transaction involved, or respectively, member's ID-code,*
- f) *list of the documents and other proofs submitted by the client,*
- g) *in case the complaint cannot be investigated at once - with the exemption of verbal complaints disclosed on the phone - signature of the recorder of the minutes, signature of the customer and*
- h) *place and date of recording the minutes.*

The form may be filled in either by you or by the bank employee receiving the customer's concern. Once the form is filled in, you receive a copy signed and dated by the Bank; its receipt must be confirmed. Please attach the copy of the documents related to the customer's concern.

In case of complaint management over the telephone, the phone conversation between the Bank and you is recorded, and the Bank shall retain the audio recording for a year. If requested by you, we enable you to listen to the recording, and provide the certified record of the audio recording free of charge.

You can contact customer service at the reception Mondays, Tuesdays, Wednesdays and Fridays between 8am and 4pm and on Thursdays between 8am and 8pm; it is available 24/7 electronically.

The completed form is handed over to the concerned unit of the Bank, which then sends you its response or recommendation for a solution, together with the explanation given in response

to the customer's ~~concern~~ complaint as soon as possible, but no later than 30 calendar days from the submittal of the ~~concern~~-complaint. Our officers provide at your request information concerning in which stage the investigation of your complaint is.

You can make your written complaint by filling in the form in Annex 1, which is also suspended in the customer premises and made available on the Bank's website and on the website of the National Bank of Hungary, too. Takarékbank also accepts written complaints submitted in other forms than described above.

Should Takarékbank require additional information to investigate the complaint, in particular information required for client identification related to the legal relation concerned by the complaint, the Bank contacts you without delay and obtains the information.

Takarékbank may request in particular the following data from the client in course of complaint management:

- a) *name of the client,*
- b) *contract number, client number cashier ID-code,*
- c) *residential address, official seat, correspondence address,*
- d) *phone number,*
- e) *means of notification,*
- f) *product or service subject to the complaint,*
- g) *description, reason of complaint,*
- h) *request of the client,*
- i) *copy of the documents required as proof of the complaint of which the client is the holder that are not available at the service provider,*
- j) *in case of clients acting by means of an authorized representative, a valid authorisation and*
- k) *other data required for investigating, answering the complaint.*

The investigation of the complaint is free of charge, the Bank shall not charge an extra fee for this. The complaint is investigated in consideration of all relevant circumstances.

In case the complaint is rejected, the Bank shall inform the client classified consumer that in its opinion the complaint and the complaint management was aimed at

- a) settling the legal disputes connected to the establishment, the validity, the legal effects and the termination of the contract, furthermore, the violation of the contract and its legal effects, or
- b) investigating the violation of the client protection regulations of Act CXXXIX of 2013 on the National Bank of Hungary.

In case the complaint is rejected, or after the unsuccessful ending of the lawful deadline of 30 days set for the investigation of the complaints, the client classified consumer may turn to the Financial Arbitration Board or to the court with its complaint concerning the contractual relation.

The Financial Arbitration Board may initiate proceedings if for example the Bank:

- a) terminated the contract prematurely,
- b) did not inform you on the fact that it will terminate the contract,
- c) charged you some extra costs that are not allowed based on the contract, the general contractual conditions, the announcement or the list of conditions,
- d) caused you a damage with its breach of contract.

Contact details to the Financial Arbitration Board:
Correspondence address: H-1525 Budapest BKKP P.O. Box: 172
Telephone number: 06-1-4899-100
E-mail: pbt@mnbb.hu
Website: <https://felugyelet.mnbb.hu/pbt>

You may turn to a Court specified in the provisions of the Code of Civil Procedure in case of the violation of the law.

In case of the violation of the client protection provisions of Act CXXXIX of 2013 on the National Bank of Hungary the client classified consumer may initiate a consumer protection procedure at the National Bank of Hungary, if the client has already submitted to Takarékbank its complaint related to the service or the procedure of the Bank, but no response was received to the complaint; or the investigation into the complaint was not carried out in accordance with the legal stipulations contained in Par. 39 of Act CXXXIX of 2013 on the National Bank of Hungary; or the consumer claims that the response of the Bank has given rise to another violation of consumer rights specified in legal provisions.

The following shall qualify client protection provisions:

- a) the laws specified in Par. 39 of Act CXXXIX of 2013 on the National Bank of Hungary or the implementing provisions thereof, as well as
- b) provisions of the Law on the prohibition of unfair commercial services towards clients (misleading information supply, aggressive practice),
- c) provisions of the Law on the basic conditions and certain restrictions related to economic advertisement activities (direct marketing), as well as
- d) provisions of the Law on certain issues related to electronic commercial services as well as the information society (information transmission and access, electronic advertisements).

Contact details to the National Bank of Hungary:
Correspondence address: H-1534 Budapest BKKP P.O. Box: 777
Telephone number: 06-1-4899-100
E-mail: ugyfelszolgalat@mnbb.hu
Website: <https://felugyelet.mnbb.hu/fogyasztoknak>

In case the complaint is rejected, or after the unsuccessful ending of the lawful deadline of 30 days set for the investigation of the complaints, the client not classified consumer may turn to the competent court of jurisdiction for remedy.

The Bank shall keep records with a content as specified by the law on the complaints and the measures taken in order to settle and resolve customer complaints. The Bank shall retain the closed complaint and the related response for a period of three years.

Should you encounter a problem with respect to financial, investment and supplementary financial or investment services, please, address your questions to the intermediary employed by Takarékbank or to Takarékbank itself. Takarékbank is responsible for the activities of the intermediary in the same way as if it acted during the transaction in question itself.

The intermediary shall be responsible for immediately forwarding any complaint received by him to Takarékbank and, respectively, Takarékbank shall immediately inform the intermediary in view to the complaints received in connection with the given intermediary.

Irrespective of whether you submit your complaint to Takarékbank or one of the intermediaries of the Bank, compliance with the statutory deadline with respect to answering such complaint remains unaffected.

Should you wish to file your complaint via an authorized party, please use - if possible - the form listed in Appendix 3. If you are not using the form provided by Takarékbank, please ensure that the mandatory formal requirements of the authorization are met, as listed in Act III of 1952 on the Code of Civil Procedure.

We would hereby like to advise you that you can find additional information associated with consumer protection on the website of the National Bank of Hungary, using the following link:

<https://felugyelet.mnb.hu/fogyasztoknak>

The website of the National Bank of Hungary features numerous information materials related to financial and investment services, as well as product descriptions and applications that support the comparison of products (e.g. loan calculator).

Takarékbank Zrt manages all information relevant to customers who file complaints in compliance with the stipulations of Act CXII of 2011 on Informational Self-Determination and Freedom of Information.

Channels for the submission of customer reports (general contact details)

Telephone: +36 1-457-8900

Fax: +36 1-225-4210

E-mail: info@tbank.hu

Mailing address: H-1122 Budapest, Pethényi köz 10.
1525 Budapest, Pf. 114.

Internet: www.takarekbank.hu in the menu *Ügyfélszolgálat/panaszkezelés*

Takarékbank Zrt.

CUSTOMER COMPLAINT (MINUTES)

DETAILS OF THE FINANCIAL ORGANIZATION:

Name:**Address:**

DETAILS OF THE PLAINTIFF:

Name*:**Residential
address/Official
seat/Correspondence
address*:****Representative**:**

The fields marked with * must be filled in obligatorily.

** It needs to be filled in if the plaintiff submits the complaint through his/her representative.

Method for the submission of the complaint

on the phone in person in writing

Type of the service complained about (e.g. loan, bank card distribution, account keeping):**Request of the customer** (e.g. information, amendment of service, termination of contract, indemnification):

Other data necessary to identify the customer*
(e.g. bank account number, contract number):

DESCRIPTION OF THE COMPLAINT*:

Please attach the documents that support your complaint (if possible, in copies) to the form completed and keep the copy or other documents that certify that you have submitted or sent the form!

We additionally request you to record all your complaints and the relevant reasons separately (so that each individual complaint can be identified), listing them in a concise manner.

List of the submitted documents:

| | |
|----|--|
| 1. | |
| 2. | |
| 3. | |
| 4. | |

Date:

.....
Signature of the person recording the minutes

.....
Signature of the Customer