

**K&H Bank Zrt.**

1095 Budapest, Lechner Ödön fasor 9.  
phone: (06 1/20/30/70) 335 3355  
fax: (06 1) 328 9696  
Budapest 1851  
www.kh.hu • bank@kh.hu

## Complaints Handling Policy

This complaints handling policy is designed to inform our Clients as to how, and in what form, they may file complaints with our Bank related to our products, services (including our investment and auxiliary services), our conduct, activities or omissions (hereinafter: “complaint”). Our goal is to ensure that every complaint can reach us as easily and quickly as possible, facilitating the fast and effective resolution of the matter on hand. In the course of our complaints handling process, we make an effort to reply to the complaints filed with us as soon as possible and settle the underlying problems to our Clients’ satisfaction.

Please note that we do not regard as complaints any submissions in which our Clients only request general information, a(n account) statement, an opinion or a position statement from the Bank, or apply for special consideration.

The settlement of disputes arising in connection with the portfolio data of Treasury deals subject to the EMIR Regulation will be governed by the applicable provisions of the Bank’s Terms and Conditions for Investment and Auxiliary Services.

Inquiries related to the Bank’s data processing activities are governed by the Privacy Policy available on the Bank’s website.

### I. Possible ways of filing complaints

#### 1. Verbal complaints

- a) In person at our sales points, during opening hours. The exact addresses and opening hours of our sales points can be found on the Bank’s website ([www.kh.hu](http://www.kh.hu)) under “Find the nearest K&H branch or ATM!”.
- b) By dialling our call centres:
  - our K&H TeleCenter service is available every day between 07:00 and 22:00 at the phone number 06-(1/20/30/70)-335-3355 to discuss queries regarding retail and corporate accounts, products, services, and for general comments;
  - the Corporate Customer Service is available at +36 1 468 7777 between 08:00 and 17:00 from Monday to Friday for any questions of large corporate clients and in connection with the operation of the Electra system. Outside these hours, corporate clients can submit their complaints to the K&H TeleCenter during its business hours.
  - Bankcard ePINs and electronic banking services can be cancelled and disabled 24 hours a day every day.



## 2. Written complaints

Written complaints may be submitted in person by the complainant or a third party to the front office staff or the area manager at any of our personal sales points.

- a) By post, addressed to any personal sales point or the Bank's head office (K&H Bank 1851 Budapest).
- b) By fax, addressed to the head office, sent to the Bank's central fax number at 06-1-328-9696.
- c) By e-mail, sent to the Bank's e-mail address (bank@kh.hu), in the case of large corporate clients to the e-mail address [vallalatiugyfelszolgalat@kh.hu](mailto:vallalatiugyfelszolgalat@kh.hu).
- d) Via other electronic channels, in the K&H mobilbank using the "Send feedback" function, or after logging in, using the messages function. In the K&H retail or corporate e-bank, after logging in, using the messages/e-box function, or on the Bank's website (<https://www.kh.hu/web/eng/complaints-handling>), using the "submit your complaint online" function.
- e) Written complaints about Treasury deals should be sent directly to the dealers of the Market Directorate at their own office e-mail addresses or the group e-mail address [treasurysales@kh.hu](mailto:treasurysales@kh.hu).

For security reasons the Bank can only provide general information – i.e., information not regarded as a banking or securities secret – when replying by e-mail. Therefore if the Bank's reply contains banking or securities secrets, its reply will be sent by post to the Client's mailing address, even if the Client had submitted their complaint by e-mail; alternatively, its reply may be viewed in a channel requiring identification: Clients will need to log in using the messages/e-box function in K&H e-bank or the messages function in K&H mobilbank.

We provide forms for the submission of written complaints. Our Clients can use either the Bank's form, which can be found on our website ([www.kh.hu](http://www.kh.hu)), or the form released by the National Bank of Hungary, which is also available on our website.

## 3. Acting though an authorized representative

Our Clients may also act through an authorized representative. The required authorisation form is available on our website (<https://www.kh.hu/web/eng/complaints-handling>), under the "authorisation" link.

If a Client acts through a representative but does not want to use the Bank's authorisation form, the authorisation submitted to the Bank must (i) be a notarised document or a private document of full probative value, in compliance with the requirements set out in Act CXXX of 2016 on Civil Procedure and (ii) include an express authorisation for the release of information classified as banking/securities secrets by the Bank to the representative, with a precise description of the banking/securities secrets that may thus be released (for more information, see the document titled "information on the form and content requirements of authorisations" at <https://www.kh.hu/web/eng/complaints-handling>).



## II. Complaint investigation

The Bank makes every effort to reply to any problem as soon as possible. Complaints are investigated free of charge. Complaints are investigated taking into consideration all relevant circumstances.

### 1. Verbal complaints

The Bank investigates verbal complaints immediately, regardless whether made in person or by phone, and provides a remedy/solution wherever possible. In the case of verbal complaints made by phone, the Bank will, within five minutes after the connection is successfully established, act in the manner generally expected in the given situation to ensure that the call is received by a customer service operator. If the complaint cannot be investigated immediately, the Bank will record the complaint in writing.

In the case of handling complaints by phone, we draw our Clients' attention – both at the start of the phone conversation and in this policy – to the fact that we record all phone communications and retain the audio recording of complaints for five years. On their request, we will provide Clients with the opportunity to listen to the audio recording and release either a copy of the audio recording or a certified transcript of the audio recording, as requested by the Client, free of charge, within twenty-five days.

If the Client does not agree with the way a verbal complaint is handled, the Bank will draw up a report of the complaint and its position regarding the matter; if the immediate investigation and resolution of the complaint is not possible, the complaint will also be recorded in a report.

When receiving verbal complaints made in person, the Bank will hand over a copy of the complaint report to the Client; if a verbal complaint is made by phone, the complaint report will be sent to the Client, together with the Bank reply, by the applicable statutory deadline.

The complaint report contains the following data and information:

- a) the Client's name;
- b) the Client's home address, registered office address and, if necessary, mailing address;
- c) the date, place and method of submitting the complaint;
- d) a detailed description of the Client's complaint, where each objection raised in the complaint is recorded separately so that all objections included in the Client's complaint can be investigated in full;
- e) the number of the contract involved in the complaint, client ID, if applicable;
- f) a list of the documents and other evidence presented by the Client;
- g) the signature of the person drawing up and the Client's signature in the case of complaints made in person at personal sales points if the complaint cannot be investigated immediately;
- h) the date and place the report is drawn up;
- i) the name and address of the organisational unit of the service provider involved in the complaint.

If a verbal complaint is not investigated immediately, our position on the complaint, including our reasons, will be sent to the Client within the response time specified in Section 2 below.



## 2. Written complaints

In the case of complaints related to payment services, we will send our response to the Client within 15 business days after the complaint is made. If it is not possible to respond to all the claims in a complaint within 15 business days for a reason not attributable to the Bank, we will send an interim response containing the reasons for the delay of the full response and the deadline for such final response. Nevertheless, we have an obligation to send our final response no later than on the 35th business day after the complaint is made.

In the case of complaints regarding the KHR (Central Credit Information System) database, we will send our response to the Client within 5 business days.

In the case of other written complaints not related to payment services or the KHR database, our position on the complaint, including our reasons, will be sent to the Client within 30 calendar days upon receipt of the complaint.

### III. In the complaint handling procedure the Bank may request the following data from the Client:

- a) name;
- b) contract number, client ID;
- c) home address, registered office address, mailing address;
- d) phone number;
- e) method of communication;
- f) product or service involved in the complaint;
- g) description and cause of the complaint;
- h) the Client's claim;
- i) copies of the documents in the Client's possession that are required to support the complaint and are not available to the Bank;
- j) in the case of clients acting through a representative, a valid authorisation;
- k) any other data required to investigate and respond to the complaint.

The Bank processes the data of Clients submitting a complaint in compliance with the regulations applicable to the protection of personal data.

For additional information on data processing – including information provided on rights and remedies, and contact details of the Bank and its data protection officer – please consult our Privacy Policy at <https://www.kh.hu/web/eng/data-protection>.

### IV. Forums and possibilities for handling complaints outside the Bank

If your complaint is rejected or the statutory response time prescribed for the investigation of a complaint expires without any result, you may file your complaint with the following bodies and authorities:

- a) If you are a consumer client (a natural person acting for purposes outside your independent occupation or business activity) and the dispute is related to the conclusion, validity, legal consequences or termination of the contract or a breach of contract and its legal consequences, pursuant to Articles 96-130 of Act CXXXIX of 2013 on the National Bank of Hungary you may contact



the Financial Mediation Board (registered office: National Bank of Hungary, 1013 Budapest, Krisztina körút 55., mailing address: 1525 Budapest Pf. 172, customer service address: 1122 Budapest, Krisztina körút 6., phone: +36 80 203 776, e-mail: [ugyfelszolgalat@mnb.hu](mailto:ugyfelszolgalat@mnb.hu), web: [www.penzugyibekeltetotestulet.hu](http://www.penzugyibekeltetotestulet.hu), venue of hearings: 1133 Budapest, Váci út 76., Capital Square Office Building) to start a financial consumer dispute. Please note that our Bank has not made a declaration of submission to the Financial Mediation Board, therefore the resolution of the Financial Mediation Board is only a recommendation to our Bank. Pursuant to Article 113(2) of the MNB Act, this does not apply to substantiated consumer applications not exceeding one million Hungarian forints – either in the application or when the binding resolution is passed – where the Financial Mediation Board may pass a binding resolution even in the absence of an agreement.

- b) In the case of a consumer complaint, if the consumer protection provisions set out in Act CXXXIX of 2013 on the National Bank of Hungary are violated, you may – regardless of the proceedings of the Financial Mediation Board – also contact our Bank’s supervisory authority, the National Bank of Hungary (mailing address: National Bank of Hungary 1534 Budapest BKKP Pf. 777, registered office: 1013 Budapest, Krisztina körút 55., customer service address: 1122 Budapest, Krisztina körút 6., phone: +36 80 203 776). You may also file an application at any government information centre (“Government Window”), or submit your application electronically, via the government gateway Ügyfélkapu in order to initiate a consumer protection review procedure.
- c) You may also initiate court proceedings before a court of competent jurisdiction as provided for in applicable law and the contract in question.
- d) The European Commission has launched the Online Dispute Resolution Platform, under the mandate of Regulation (EU) No 524/2013 of the European Parliament and of the Council on online dispute resolution for consumer disputes (“Regulation”), to resolve out-of-court disputes between consumers residing in the European Union and service providers established in the European Union in relation to obligations arising from online service contracts.

The Regulation also applies to K&H Bank, so if there is a financial consumer dispute between a consumer Client and the Bank in relation to an online service contract (i.e., any contract under which the Bank offers a Service via a website or other electronic means and the Client orders or contracts for the Service via that website or other electronic means), the Client may initiate out-of-court dispute resolution online via the online dispute resolution platform at the mutually agreed dispute resolution forum. In Hungary, the Financial Mediation Board is entitled to settle financial consumer disputes.

The Bank has the right to refuse dispute resolution through the online platform.

Website of the online dispute resolution platform: <http://ec.europa.eu/odr>

K&H Bank’s e-mail address: [bank@kh.hu](mailto:bank@kh.hu)

- e) You may submit a complaint related to data processing to the Bank’s internal data protection officer, the National Authority for Data Protection and Freedom of Information (address: 1055 Budapest, Falk Miksa utca 9-11.) and a court of law. Disputes related to data processing will be decided by the competent regional court.

If your complaint is rejected or the statutory response time prescribed for the investigation of a complaint expires without any result, you may use the contact details provided below to request that



you be sent, free of charge, the application form required for proceedings to start before the Financial Mediation Board or the Centre for Financial Consumer Protection at your request. Upon receipt of your express request the Bank will immediately send the relevant form specified in your request to your mailing or e-mail address free of charge.

The form may be requested by contacting:  
K&H TeleCenter 06-(1/20/30/70)-335-3355  
Mailing address: K&H Bank 1851 Budapest  
E-mail: [bank@kh.hu](mailto:bank@kh.hu)

## V. Complaint registration

The Bank maintains a register of complaints and the actions taken to settle or resolve them.

The register contains the following information:

- a) the description of the complaint, including a specification of the event or fact the complaint is about;
- b) the submission date of the complaint;
- c) the description of the action taken to settle or resolve the complaint; in the event of rejection, the reasons for rejection;
- d) the deadline for the action to be taken and the name of the person responsible for implementation;
- e) the date of response to the complaint, the mailing date of the response letter.

Please also note that your complaint, our response to your complaint and the supporting data will be retained by the Bank for five years pursuant to Article CCXXXVII of 2013 on Credit Institutions and Financial Undertakings on the grounds of complying with the legal obligation set out in Article 6(1)(c) of the GDPR.

Your requests for the enforcement of rights that are not regarded as complaints, the responses to such requests and the supporting data will be retained by the Bank on the grounds of legitimate interest under Article 6(1)(f) of the GDPR as long as a claim may be enforced in relation to them. Unless otherwise provided by law, the time limit for the enforcement of a claim is five years pursuant to Article 6:22 of Act V of 2013 on the Civil Code.

We hope that at no point will you feel compelled to make use of the complaint procedures described above and that all our Clients will remain satisfied with our banking services. However, if you do wish to file a complaint, we hope that you will find the above information helpful.

Budapest, 30 November 2022

Best regards,  
K&H Bank