K&H Bank Zrt.

H-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 has been designed to inform our Clients about how and in what form they may file their objections related to our Bank's products and services (including our investment service activities and the auxiliary services we provide), conduct, activities or omissions (hereinafter: complaint). Our goal is to ensure that any complaint can reach us as easily and as quickly as possible to guarantee a fast and effective solution. With the help of our complaints handling procedure we try to answer the complaints filed with us as soon as possible and to settle the underlying problems to our Clients' satisfaction.

Please note that submissions in which Clients request general information, a(n account) statement, an opinion or a position statement by the Bank or in which they apply for special consideration will not be regarded as complaints.

The settlement of disputes arising in connection with portfolio data regarding Treasury deals covered by the EMIR will be governed by the applicable provisions of the Bank's Terms and Conditions of Business for investment and auxiliary services.

All complaints regarding the Bank's data processing activities will be governed by the rules stated in the Data Processing Information available on the Bank's website.

I. Possible ways of filing complaints

1. Verbal complaints

a) Verbal complaints may be made in person with sales point front office staff during the opening hours of the sales point. The exact addresses and opening hours of our sales points are published on the Bank's website (www.kh.hu) under "branch and ATM search".

b) By phone, via our call centers:
- Our K&H TeleCenter service is available each day between 7:00 a.m. and 10:00 p.m. at 06-(1/20/30/70)-335-3355 in connection with retail and corporate accounts, products, services and for general comments;
- Our Corporate Customer Service is available at +36 1 468 7777 between 08:00 a.m. and 5:00 p.m. from Monday to Friday for any questions of large corporate clients and in connection with the operation of the Electra system. Thereafter, complaints from corporate customers are handled by the K&H TeleCenter during its opening hours.
- Bankcard e-pins and electronic banking services may be blocked 24 hours a day, 7 days a week.

cégjegyzékszám: Cg. 01-10-041043 nyilvántartó: Fővárosi Törvényszék Cégbírósága

a KBC Csoport tagja

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2. Written complaints

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

b) By post, addressed to any sales point or the Bank's head office (K&H Bank 1851 Budapest).

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.

d) Via other electronic channels: you may send a message in your K&H mobile bank using the "Send Feedback" menu item, or after logging in, via the "Messages" menu; in K&H retail and corporate e-bank, after logging in via the "Messages/e-post"' menu item, or on the Bank's website (www.kh.hu/panaszkezeles) using the "write us your observations" 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 at treasurysales@kh.hu.

For security reasons the Bank can only provide general information – i.e., information not classifying as a banking or securities secret – in its reply e-mail, therefore in these cases the Bank's reply – which includes banking or securities secrets – to Client complaints submitted by e-mail will be sent by post to the Client's mailing address, or can be viewed via an identified channel, after logging in to K&H e- bank under the "Messages / e-post" function, or after logging in to K&H mobilbank under the "Messages" function.

We provide standard forms for the submission of written complaints. Our Clients can use either the Bank's form or the form issued by the Central Bank of Hungary, both of which are available on our website (www.kh.hu).

3. Acting through an authorized representative

Our Clients may also act through an authorized representative. The required authorization form is available on our website (www.hu/panaszkezeles, „Complaint Authorisation" menu item).

If a Client acts through a representative but does not want to use the Bank's authorization form, the authorization submitted to the Bank must (i) be incorporated in an authentic instrument or in a private document with full probative force as set out in Act CXXX of 2016 on the Code of Civil Procedures, and (ii) expressly authorise the Bank to release the information classified as a banking/securities secret by the Bank to the representative, with a precise description of the banking/securities secrets that may thus be released (for further information, please read the document titled "Information on the form and content requirements of authorisation on www.hu/panaszkezeles).

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.

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1. Verbal complaints

The Bank investigates verbal complaints – including those made in person or by telephone – immediately and provides a remedy/solution wherever possible.
The Bank may refrain from investigating complaints that are repeated, have content that is identical to complaints that previously received a substantive response, are made by the same client, and contain no new information; the Bank may also refrain from investigating consumer complaints made by unidentifiable persons.

In the case of verbal complaints made by telephone, the Bank follows a reasonable procedure to ensure that any call is answered live, by an operator, within five minutes from the successful receipt of the call. In the event that it is not possible to investigate any complaint promptly, the Bank draws up a record.

When handling a complaint over the phone, our Clients are notified at the beginning of the phone-based complaint handling that we record all telephone conversations and keep the recordings of complaints for a period of five years. At the Client's request we provide an opportunity to listen to the recording, and release a copy of the recording or the certified transcript of the recording, as requested, to 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 record the complaint and its position regarding the complaint in writing, and if the complaint cannot be investigated and resolved immediately, the complaint will also be recorded in writing.

In the case of verbal complaints made in person, the Bank releases a copy of the complaint record to the Client, while in the case of verbal complaints made by phone it is sent to the Client together with the response to the complaint. In this latter case we will send the Client our response to the complaint, including our reasons, within the statutory deadline.

The written record of the complaint 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 agreement involved in the complaint, and the client ID depending on the case;
f) a list of the documents and other evidence presented by the Client;
g) the signatures of the person writing the record and that of the Client in the case of complaints made in person if the complaint cannot be investigated immediately;
h) the date and place of making the record;
i) the name and address of the organizational unit involved in the complaint.

Our reasoned position regarding a verbal complaint that has not been investigated immediately will be sent to the Client within the deadline specified in Section 2 below.

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2. Written complaints:

In the case of compaints related to payment services, we will send our response to our Client within 15 working days of receiving the complaint. If, due to reasons beyond the Bank's control, it is not feasible to respond to all elements of the complaint within 15 working days, we will send a provisional answer, which will also include the reasons for the delay of the substantive response and the deadline for the final answer. Regardless, the deadline for the final answer will be the 35th working day from the time the complaint is communicated.

Our response to complaints regarding records in KHR (the Central Credit Information System) will be sent to the Client within 5 working days.

In all other cases, our position on the written 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) agreement 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 which the Bank hasn't got;
j) in the case of clients acting through a representative, a valid authorization;
k) any other data required to investigate and respond to the complaint.

We treat the data of the complaining Customer in accordance with the personal data protection regulations.

For more information about data processing, including your rights and remedies, and contact details of the Bank and its Data Protection Officer, please read our Data Processing Information at kh.hu/adatvedelem.

IV. Forums and possibilities to address complaints outside our Bank

If your complaint is rejected or the statutory response deadline 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 (i.e., 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 agreement or a breach of contract and its legal consequences, pursuant to Articles 96-130 of Act CXXXIX of 2013 on the Central Bank of Hungary you may contact the Financial Mediation Board (address: 1013 Budapest, Krisztina körút 55., mailing address: 1525 Budapest Pf. 172, customer service: 1122 Budapest, Krisztina körút 6., phone: +36 80 203 776; website: www.penzugyibekeltetotestulet.hu, location of hearings: 1133 Budapest, Váci u. 76. Capital Square office bulding) to start a financial

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consumer dispute. Please note that any resolution by the Financial Mediation Board will be treated by our Bank as a recommendation only as our Bank did not make a statement of submission to the Financial Mediation Board. Exceptions to this include, pursuant to paragraph (2) of Article 113 of the Act on the Central Bank, any substantiated consumer requests that do not exceed two million forints either as contained in the request or at the time when the binding resolution is passed; in these cases the Financial Mediation Board may pass a binding resolution even in the absence of a negotiated settlement.

b) In the case of a consumer complaint, if the consumer protection provisions set out in Act CXXXIX of 2013 on the Central Bank of Hungary are violated, you may – regardless of the proceedings of the Financial Mediation Board – also contact our Bank's supervisory authority, the Central Bank of Hungary (mailing address: Magyar Nemzeti Bank, 1534 Budapest, BKKP Pf. 777, head office: 1013 Budapest, Krisztina körút 55., customer service: 1122 Budapest, Krisztina krt. 6., phone: +36 80 203 776). You can also file your complaint via the Government Window or submit it electronically via the Client Portal to request a consumer protection audit procedure.

c) You may also initiate court proceedings before a court of competent jurisdiction as provided for in applicable law and the agreement in question.

d) Complaints regarding data processing may be addressed to the Bank's own Data Protection Officer, the National Authority for Data Protection and Freedom of Information (address: 1055 Budapest, Falk Miksa utca 9-11.) and to the courts. The competent regional courts have the powers to act in disputes concerning data processing.

If your complaint is rejected or the statutory response deadline 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 Center for Financial Consumer Protection. Upon receipt of your express request the Bank will, immediately and free of charge, send the relevant form specified in your request to your mailing or e-mail address.

To request the form please contact:
the K&H TeleCenter at 06-(1/20/30/70)-335-3355
Mailing address: K&H Bank 1851 Budapest
E-mail: bank@kh.hu

V. Registration of complaints

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 posting of the letter replying to the complaint.

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VI. Messages regarding complaints handling

In the case of complaints received in writing, the Bank sends a message to its Clients with information regarding the complaints handling procedure in electronic form, primarily by e-mail, , using the mailbox functions of K&H e-bank or K&H mobilbank, respectively, by push messages, or, in the absence of such contact details, by a text message. The Bank may send a message in the following cases:

a) Once the complaint has been received and registered by the Bank, the fact of registration, the complaint identification number and the time limit for replying to the complaint.
b) Where appropriate, the fact that the amount disputed has been credited during the investigation of the complaint.
c) During the investigation of the complaint, if further information, documents or customer statements are needed to investigate the complaint.
d) After the complaint is closed, the channel through which the response to the complaint was transmitted, if different from the channel of receipt.

Please be informed that your complaint and our response to it, as well as the data supporting it, will be kept by the Bank for a period of five years pursuant to Article 288 of Act CCXXXVII of 2013 on credit institutions and financial undertakings for the purpose of fulfilling the legal obligation under Article 6 (1)(c) of the GPDR.

The Bank shall retain your right enforcement requests, other than those constituting a complaint, as well as the replies and supporting data, for as long as a claim may be made in relation to them, on the basis of a legitimate interest pursuant to Article 6(1)(f) of the GDPR. Unless otherwise provided by law,

the time limit for the assertion of claims is five years pursuant to Section 6:22 of Act V of 2013 on the Civil Code.

We trust that our Clients will not have to resort to any of the above-described ways to lodge a complaint and they will be satisfied with our banking services. However if you do wish to file a complaint we hope that the information provided above will be of assistance to you.

Budapest, 06 May 2025

Best regards,
K&H Bank

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