

Dear Customer,

You can use the following remedy if you do not accept our response.

Based on Section 2, Subsection (7) of the Government Decree No.435/2016. (XII.16.) Korm 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, as well as based on Section 5, Subsections (3) (6) and (7) of the Decree of NBH No.46/2018. (XII.17.) MNB on the Rules on Complaint Management of Financial Organizations, we call your attention to the following: if your complaint has been refused or the legally prescribed 30-day deadline of reply has elapsed without success (or you are not satisfied with our answer or deem its content insufficient), you can turn to the following bodies or authorities:

- a. You can turn to the Financial Arbitration Board (mailing address: National Bank of Hungary, 1525 Budapest BKKP Pf. 172; telephone: 06-80-203-776; e-mail address: ugyfelszolgalat@mnbb.hu), which is an independent organization operated by MNB, or to a Court, **if the complaint is connected with the conclusion, validity, legal impacts and termination of the contract or with contract violation and its legal consequences.**
- b. Pursuant to Act CXXXIX of 2013 on the National Bank of Hungary, you can initiate a consumer protection process at the Consumer Protection Centre of MNB /National Bank of Hungary/ (mailing address: National Bank of Hungary 1534 BKKP Pf. 777; telephone: 06-80 203-776; e-mail address: ugyfelszolgalat@mnbb.hu), **if the aim of the complaint is to investigate the violation of consumer protection rules.**

We hereby inform you that according to the Bank's Complaint Management Policy your complaint is **connected with contractual relationship**; therefore, you **can turn to the Financial Arbitration Board** as specified **in point a**, or to a **Court**, pursuant to the rules of the civil code of procedure. Since your complaint also **requires the investigation of the violation of consumer protection rules**, you can also initiate a consumer protection process at the **Financial Consumer Protection Centre of National Bank of Hungary**, as specified **in point b**. Please note that in the latter case consumer protection procedure can only be initiated within five years after the date of the bank's objected behavior or after the termination date of the infringement or unlawful conduct.

The **forms** necessary for the initiation of proceedings are available in the following ways:

1. On the website of NBH:
<http://www.mnbb.hu/fogyasztovedelem/panaszom-van/formanyomtatvanyok> or at the Customer Service Department of MNB. Address: 1013 Budapest, Krisztina krt. 39. (Krisztina Plaza),
2. You can lodge your complaint via „Government Windows” operating in the chief towns of counties:
<http://www.mnbb.hu/fogyasztovedelem/elerhetosegek/adja-le-panaszat-a-megyeszekhelyeken>
3. The forms can be downloaded from the Bank's website by means of the following link showing to the website of MNB: <http://www.erstebank.hu/hu/panaszkezeles>
4. The printed form can also be requested of the Bank in the following ways:
 - Personally, at any branch of the Bank, during business hours
 - Over the phone from 07:00 to 21:00 on TeleBank call-number +36-1-298-0222 in Hungary and from abroad
 - In writing, by mail, to the following address: ERSTE BANK HUNGARY ZRT. 1138 Budapest Népfürdő u. 24-26
 - By Telefax: +36-1-219-4784
 - By e-mail: erste@erstebank.hu

The forms are available electronically free of charge, if you have documented electronic access right. If not, the Bank sends them to you by mail.

We inform you that our company made no declaration of general submission with the Financial Arbitration Board.