www.erstebank.hu

**ERSTE BANK HUNGARY ZRT.** H-1138 Budapest, Népfürdő u. 24-26. Postacím: Budapest 1933

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Cégjegyzékszám: Fővárosi Törvényszék Cégbírósága Cg. 01-10-041054

## Information on redress procedures

In case you do not accept the result of the investigation of the complaint or if you deem our reply insufficient despite our best efforts, you can turn to the following bodies or authorities 1.

Telefon: 06 1 298 0222

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@mnb.hu), which is an independent organization operated by NBH, or to a Court if the complaint relates to the contract (conclusion, validity, legal impacts and termination thereof or contract violation).

Please note that our company has not agreed to general submission to Financial Arbitration Board decisions (which would mean the obligatory acceptance of the Board's decision). If the amount of your claim exceeds HUF 1,000,000, the Board may come to a recommendation

b. You can initiate consumer protection proceedings at the Consumer Protection Centre of the National Bank of Hungary (mailing address: National Bank of Hungary 1534 BKKP Pf. 777; telephone: 06-80 203-776; e-mail address: ugyfelszolgalat@mnb.hu) if the complaint relates to consumer protection.

In the case of complaint related to data protection, you can turn to a Court or to the Hungarian National Authority for Data Protection and Freedom of Information as specified below:

Mailing address: 1363 Budapest, Pf.: 9; 1055 Budapest, Falk Miksa utca 9-11

Telephone: +36-1-391-1400 / Fax: +36-1-391-1410

E-mail: ugyfelszolgalat@naih.hu

The printed forms necessary for initiating legal proceedings are available on the Bank's homepage under the Complaint management menu item. The forms are also available free of charge at our branches and through our contact details listed in the heading.

In the case of service contracts concluded online, you may ask for further help via the Online Dispute Resolution Platform on (http://ec.europa.eu/odr).

Erste Bank Hungary Zrt.

Government Decree No. 435/2016 (16 Dec.) on the Complaint Management Procedure and Detailed Rules of Complaint Management Policy of Investment Companies, Payments Institutions and Independent Financial Service Intermediaries

Government Decree 437/216 (16 Dec.) on the Detailed Rules of the Complaint Management Procedure and Complaint Management Regulation of Insurance Companies, Multi-agents and Brokers

Decree 46/2018 (17 Dec.) MNB on the Detailed Rules on the Form and Manner of Complaint Management of Financial Organisations

<sup>&</sup>lt;sup>1</sup> Relevant decrees and legislation