

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 authorities¹.

- a. To the Financial Arbitration Board (mailing address: Financial Conciliation Board H-1525 Budapest Pf.: 172.; phone: 06-80-203-776; e-mail address: ugyfelszolgalat@mbn.hu; Website: www.penzugyibekeltetotestulet.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, in person: at the NMH customer service (1122 Budapest, Krisztina krt. 6.) or at any Government window; phone: 06-80-203-776, fax: 06-1-489-9102; e-mail address: ugyfelszolgalat@mbn.hu) **if the complaint relates to consumer protection.**

As your complaint is related to a contractual relationship and consumer protection rules as well, you can turn to the authorities indicated both in point a. and b. Consumer protection proceedings can only be initiated within five years following the date of the bank's objected behaviour or the termination of the infringement or unlawful situation.

The forms required for initiating proceedings are available on the NMH's website: <https://www.mnb.hu/fogyasztovedelem/penzugyi-panasz#formanyomtatvanyok>
On the website of our Bank Complaint Management: <https://www.erstebank.hu/hu/panaszkezeles>
In addition, the forms will be made available free of charge on request at any of the bank branches or contact details indicated in the header.

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.

¹ Relevant decrees and legislation

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 66/2021 (20 Dec.) MNB on the Detailed Rules on the Form and Manner of Complaint Management of Financial Organisations

Act CXXXIX of 2013 on the National Bank of Hungary