

SPECIFICATIONS REGARDING THE PROCESS OF MANAGING COMPLAINTS

The complaint represent the written or verbal request or notification, sent by post or e-mail or on-line, whereby a complainant expresses dissatisfaction with the activities performed by BCR, except for investment services and activities (petitions concerning the capital market, defined separately below), to payment services (provided by Emergency Ordinance No. 113/2009 on payment services) or to issuance of electronic money (according to Law 127/2011 on the issuance of currency Electronics).

The complainant is an individual or a legal entity who filed a complaint with BCR regarding the performance of an activity or service, as stated above.

Claims can be filed by individuals and legal entities or their representatives, submitted to BCR's headquarters or any BCR office, as applicable, by filling a paper form, or can be mailed by regular post or emailed or submitted through an online system.

The claim must contain the following information:

- Identification information about the person who signs the claim;
- Description of the grievance (service/activity that the customer is unhappy with or other information that the claimant supplies);
- Capacity of the person who signs the claim (main claimant/agent of a claimant).

The identity and contact information of the person(s) to whom the claimant should be sent:

- BCR headquarter – Retail Distribution Division – Complaints Management Office: 159 Calea Plevnei, Business Garden Bucharest, Building A, 6th Floor, 6th District, Bucharest, postcode 060013; contact.center@bcr.ro;
- by phone: *2227 number available in the Vodafone, Orange, RCS RDS, Telekom networks; +4021.407.42.00, number available in any network in Romania or abroad;
- online at www.bcr.ro, "Contact us" section.

You have the right to receive written information about the internal claim management process, after you submit either an express request or a claim.

From the time when they lodge the claim, the maximum response time is 30 days (as of the moment when registered), regardless of whether the claim is solved or unsolved. Should any of the issues reported in the claim involve a more extensive research, the Bank shall notify you about the causes for such delay/status of the claim, and the final response time shall never exceed the 30-day term from the time when the claim is registered by more than another maximum 15 days.

Whenever a final solution is adopted which does not match/runs counter yours requests, the Bank will defend its position in writing and shall provide detailed explanations about the conclusions of the formal answer or - as applicable - about the adopted measures.

Also, you have the right to approach the competent bodies and authorities and to use any of the amiable dispute resolution avenues that are available as per the law.

Competent authorities:

- Banca Nationala a Romaniei (National Bank of Romania) - Bucharest, 250 Lipscani St, district 3, Bucuresti, cod 030031, Info@bnro.ro.
- Autoritatea Nationala pentru Protectia Consumatorilor (National Consumer Protection Authority) - Bucharest, 72 Aviatorilor Boulevard, district 1, office@anpc.ro.

Amiable dispute resolution avenues:

- Mediation - an alternative dispute resolution method described under Law no. 192/2006 on mediation and the organization of mediator's profession.
- Arbitration - an alternative dispute resolution method described under Art. 541 and seq. of the new Code of Civil Procedure.
- Alternative dispute resolution (CSALB) - any consumer of financial services bank has the right to appeal to the alternative dispute resolution.

In accordance with the Government Ordinance no. 38/2015 regarding alternative dispute resolution between consumers and traders, was created the ADR entity in the banking and financial hereinafter

called CSALB, whose main activity is the settlement through ADR procedures, of the disputes between consumers and banking institutions.

CSALB is the only entity of alternative dispute resolution in financial-banking field, which organizes and manages the ADR procedures by which it is proposed or required, as appropriate, parts solution.

Litigation procedure by CSALB is free to the consumer. Expenditure on performing expertise, translations of documents and other additional evidence necessary to settle the dispute shall lie with the requesting party.

For the settlement of a dispute with the Bank by applying the ADR procedure, the consumer must express this option voluntarily and seek in writing directly to the CSALB, by post or by electronic means of communication.

Consumers may submit the dispute for ADR procedures administered by CSALB if they prove they have previously tried to settle the dispute directly with the Bank.

The categories of litigation that may be rejected from consideration by CSALB:

- (i) the consumer has not tried to contact the bank to discuss his complaint and not sought, as a first step to resolve the dispute directly with BCR;
- (ii) litigation is promoted in bad faith or is offensive;
- (iii) the dispute is or has been previously examined by another ADR entity or by a court;
- (iv) the dispute does not concern the Bank.

For more information about CSALB, you can access the following link: www.csalb.ro.

You may approach the Bank to request information about your claim status, in BCR offices or by calling INFO BCR service: *2227 number available in the Vodafone, Orange, RCS RDS, Telekom networks; +4021.407.42.00, number available in any network in Romania or abroad.