

Complaint handling information

We would like to inform our valued Clients about the manner and form in which they can submit their objections (hereinafter: complaint) related to the service, conduct, activity or omission of K&H Pénzforgalmi Szolgáltató Kft. (hereinafter: Company). Our goal is to ensure that every complaint can reach us as easily and quickly as possible, facilitating the fast and effective resolution of the matter on hand. During our complaint handling procedure, we strive to respond to complaints as quickly as possible and resolve the issue to the satisfaction of our Clients.

Please note that we do not regard as complaints any submissions in which our Clients only request general information, an opinion or a position statement from the Company, or apply for special consideration. Inquiries related to the Company's data processing activities are governed by the [Privacy Statement](#) published on the Company website.

I. Possible ways of filing complaints

1. Verbal complaints

In person at the Company's headquarters (Budapest, Lechner Ödön fasor 9. Building H, 2nd floor 201.) at specified times (every working day from 8:00 a.m. to 4:00 p.m.);

2. Written complaints

- a) By post addressed to K&H Pénzforgalmi Szolgáltató Kft. (H-1095 Budapest, Lechner Ödön fasor 9., Hungary);
- b) By fax sent to the Company's fax number (+36 1 328 9401);
- c) Via electronic channels:
 - i. on our website via the following link: "Submit your complaint": <https://www.khpos.hu/panasz-bejelentes>, or
 - ii. or by e-mail, sent to the Company's e-mail address (reklamaciokhpos@kh.hu).

The Company sends its reply message containing business and payment secrets electronically exclusively via a password-protected message to the electronic mail address provided by the Client. The password for the message will be sent to the phone number specified by the Client in the form of an SMS.

To submit a written complaint, our Clients can use the form available on the Company's website (www.khpos.hu), or the form published by the National Bank of Hungary, which is also posted on our website.

3. Acting though an authorized representative

Our Clients may also act through an authorized representative. The required authorisation form is available on our website (www.khpos.hu).

If a Client acts through a representative but does not wish to use the Bank's authorisation form, the authorisation submitted to the Company must (i) be a notarised document or a private document of full probative value, in compliance with the requirements set out in Act CXXX of 2016 on Civil Procedure and (ii) include an express authorisation for the release of information classified as banking/securities secrets by the Bank to the representative, with a precise description of the banking/securities secrets that may thus be released.

II. Investigation of a complaint

The Company 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.

1. Verbal complaints

The Company investigates verbal complaints immediately, and provides a remedy/solution wherever possible. If it is not possible to investigate and resolve the complaint immediately, or if the Client does not agree with the handling of the verbal complaint, the Company will record the complaint and its position on it.

The Company will hand over a copy of the complaint report to the Client.

The complaint report contains the following data and information:

- the Client's name;
- the Client's home address, registered office address and, if necessary, mailing address;
- the date, place and method of submitting the complaint;
- 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;
- the number of the contract involved in the complaint, client ID, if applicable;
- a list of the documents and other evidence presented by the Client;
- the signature of the person drawing up the report, and the Client's signature;
- the date and place the report is drawn up;
- the name and address of the organisational unit of the service provider involved in the complaint.

If a verbal complaint is not investigated immediately, our position on the complaint, including our reasons, will be sent to the Client within the response time specified in Section 2 below.

2. Written complaints

In the case of complaints related to payment services, we will send our response to the Client within 15 (fifteen) business days after the complaint is made. If it is not possible to respond to all the claims in a complaint within 15 (fifteen) business days for a reason not attributable to the Company, we will send an interim response containing the reasons for the delay of the full response and the deadline for such final response. Nevertheless, we have an obligation to send our final response no later than on the 35th business day after the complaint is made.

In the case of other written complaints not related to payment services, our position on the complaint, including our reasons, will be sent to the Client within 30 (thirty) calendar days upon receipt of the complaint.

III. In the complaint handling procedure the Bank may request the following data from the Client:

- name;
- merchant ID, POS terminal ID;
- registered office address, mailing address;
- phone number;
- method of communication;
- product or service involved in the complaint;
- description and cause of the complaint;
- the Client's claim;
- copies of the documents in the Client's possession that are required to support the complaint but are not available to the Company;
- in the case of clients acting through a representative, a valid authorisation;
- any other data required to investigate and respond to the complaint.

The Company processes the data of Clients submitting a complaint in compliance with the regulations.

IV. Forums and possibilities for handling complaints outside the Company

If the complaint has been rejected or the statutory response deadline set for the investigation of the complaint has passed without result, you can go to court in order to settle your legal dispute related to the creation, validity, legal effects and termination of the contract, as well as the breach of contract and its legal effects. Objections related to data management can be addressed to the Company's data protection officer, the National Data Protection and Freedom of Information Authority (address: 1055 Budapest, Falk Miksa utca 9-11; 1363 Budapest, Pf. 9.) or the court. Legal disputes related to data management are handled by the competent court.

V. Complaint registration

The Bank maintains a register of complaints and the actions taken to settle or resolve them.

The register contains the following information:

- the description of the complaint, including a specification of the event or fact the complaint is about;
- the submission date of the complaint;
- the description of the action taken to settle or resolve the complaint; in the event of rejection, the reasons for rejection;
- the deadline for the action to be taken and the name of the person responsible for implementation;
- the date of response to the complaint, the mailing date of the response letter.

The Company will keep the complaint and its response for five years. We hope that at no point will you feel compelled to make use of the complaint procedures described above and that all our Clients will remain satisfied with our banking services. However, if you do wish to file a complaint, we hope that you will find the above information helpful.