

## Glossary of Complaint Handling

**Complaint:** Any complaint, made either verbally or in writing, in which the notifier expresses dissatisfaction with OTP Bank Plc.'s (hereinafter: the Bank) product, service, or department or one of its employee' behaviour, or any act or omission relating to the conclusion, performance, termination or subsequent settlement of a dispute relating to the contract.

**Non-complaint:** If the client makes a request for an existing contract, requests information about banking products and services, proposes improvements to those or expresses an opinion about them without any critical comment.

**Request:** Any request made by the notifier for special treatment. Another type of request is when the notifier requests a modification of his existing contract for some reason or circumstance.

**Recommendation, opinion:** A recommendation or a related opinion on the improvement of existing services, products or the introduction of new services.

**Recognition, praise:** Positive feedback on the service, administration process, and products, which does not include any other contract-related requests.

**Financial contribution complaint:** In the case of transactions in which the Bank acts as a financial intermediary, the client may report any comments on financial performance to the Bank and any comment on the purchased product or service used to the merchant or service provider.

**Complaint handling form:** To submit a written complaint, you can use the form published on the website of the National Bank of Hungary, which is also available at the Bank's premises open to client flow, at the Bank's website and it can also be requested by post using the Bank's customer service.

**Opportunity for legal redress:** In the event the client does not accept the response received or considers that his complaint was not properly handled or was rejected by the Bank, the Client may initiate customer protection proceedings with the Financial Consumer Protection Centre of the National Bank of Hungary (MNB) or initiate proceedings with the MNB-run Financial Arbitration Board or in the court. Compensation: Anyone who unlawfully causes harm to another is obliged to compensate it. Liability for damages is based on the existence of all four of the following conditions: unlawfulness, imputability, occurrence of damage and causal relationship between the conduct of the injured party and the occurrence of the damage.

**Refund:** Clients may use this in respect of amounts collected under direct debits, provided

- a) at the time of authorisation, the account holder was unaware of the payment amount and
- b) the payment transaction amount was found to be in excess of what the account holder could have reasonably expected given the circumstances, under the condition that the beneficiary's payment service provider is seated within the EEA.