



**PUBLIC COMPLAINT HANDLING POLICY OF
ING BANK N.V. HUNGARY BRANCH**

(EFFECTIVE AS OF 14 APRIL 2023)

ING Bank N.V. (a corporation organized and existing under the laws of the Netherlands having its registered office at Bijlmerdreef 106, 1102 CT in Amsterdam, place and number of registration: Trade Register of the Chamber of Commerce and Industry for Amsterdam, no. 33031431) represented by its financial branch office ING Bank N.V. Hungary Branch (having its registered office at H-1068 Budapest, Dózsa György út 84/B, place and number of registration: Metropolitan Court as court of Registration, Budapest; Cg.: 01-17-000547) acting on behalf of its founder in accordance with Section 24 of the Act CXXXII of 1997 on Hungarian Branch Offices and Commercial Representative Offices of Foreign-Registered Companies (hereinafter referred to as: **"ING Bank"**, the main data of which can be found in **Appendix 1** of this Policy) shall act in accordance with the requirements of the effective laws and regulations in respect of the Client's (hereinafter referred to as: **"Client"**) complaint request. The effective laws and regulations do not fully include in every case these points of views which have been constructed by ING Bank in its market practice and successfully used by ING Bank during its activity in order to manage more efficiently its operation and to satisfy its Clients' claims in a higher level.

Present Client's complaint handling policy (hereinafter referred to as: **"Policy"**) includes these principles and practice which have priority in the construction and use of ING Bank's activity of Client's complaint handling, which ING Bank knows as market practice to be followed and which ING Bank follows in accordance with the statutory duties set out in laws and on the other hand - by the recognition of the increased significance of the market self-regulatory tendencies -, without any statutory duties, as accepted standard of high level Client's complaint handling.

Principal is that ING Bank treats the complaints and the Clients without any discrimination, equally and in accordance with the same procedure and rules.

ING Bank completely investigates and answers the complaints of Clients against the activity, or neglect of ING Bank, prior to concluding of the contract or regarding the negotiating of contract, ING Bank's fulfilment during the term of the contract, termination of the contract, conduct or activity, or neglect of ING Bank related to the contract thereafter (hereinafter referred to as: the **"Complaint"**).

The scope of this Policy covers complaints regarding all products and services of ING Bank including investments services and ancillary investments services regulated in the Hungarian Act CXXXVIII of 2007.

The Plaintiff can be natural person, legal entity, business association without legal personality or other association, which is provided by ING Bank with its services or which is the addressee of the information or offer related to the services. In terms of this Policy a consumer shall mean a natural person acting for the purposes outside his/her self-profession and economic activity.

The scope of the present Policy does not cover, - and thus shall not be regarded as complaint within the terms of this Policy, - requests of natural person clients, or natural person contact persons of legal entity client, or other statutory, or assigned natural person representatives of legal entity clients, or natural person plaintiffs within the terms of this Policy, or other consumers for the exercising of individual rights related to the protection of personal data, or complaints arising in connection with such processing of their personal data. The handling of such, so called data subject rights, or complaints arising in connection with the processing of personal data is governed by the local Privacy Statement and the Local Procedure for Processing requests with regard to Individual Rights in line with the effective data protection laws.

ING Bank processes personal data to the necessary extent for the effective handling of complaints. ING Bank acts according to the principles and requirements of applicable laws on data protection when processing personal data of its natural person clients, or other natural person plaintiffs, or consumers for complaint handling purposes.

I. Means of reporting a complaint

The Client complaint record and the Client complaint's handling are executed by the Client service officers at Client Service Department. In the course of Client complaint's handling, if the Client is not satisfied with ING Bank's first response, the neutrality and the impartiality of the professional department shall be granted. The order of the clearance of complaints suits to the structure and speciality of ING Bank.

If the written Complaint is sent not to department defined appointed for complaint handling by this Policy, or the Client presents the written complaint in the client service area not to the officer appointed for complaint handling, ING Bank shall without delay after reception pass on the Complaint to the complaint handling department.

After the Client presents the verbal Complaint, ING Bank informs the Client of the contact details of the department handling of the complaint in the future, in case of verbal Complaint submitted over phone, ING Bank informs the Client of the identification data of the complaint.

Unless otherwise specified by the Client, ING Bank shall send its reasoned point of view in connection with the complaint by e-mail, if the Complaint is sent:

- a) from the e-mail address, which is announced for the purpose of communication and registered by the ING Bank, or
- b) through the website operated by ING Bank, which can be available only for ING Clients.

In case of Sub-section a)-b) above, ING Bank delivers the response to the Client on the same way, as from the Complainant was sent, except if this way:

- a) cannot prove the person of addressee, the mailing address and furthermore cannot prove without doubt the fact and date of delivery, or
- b) cannot prove the protection of the privileged information governed by rules on confidentiality against those third parties who are not entitled to learn about these information.

ING Bank ensures that the Client could submit the Complaint against the activity, or neglect of ING Bank verbally (personally, over phone) or in writing (personally or by a letter delivered by a third party, by post, fax, or email). ING Bank helps the Client with drafting and filing of the Complaint. Therefore, ING Bank makes available to the Client proper forms and other suitable methods for filing of the Complaint.

1. Verbal complaint

- a) Personally:
 - aa) venue of complaint handling: official seat of ING Bank, in the client service area (1068 Budapest, Dózsa György út 84/b),
 - ab) opening hours: every working Wednesday and Friday from 13:00 until 15:00;
- b) By phone:
 - ba) phone number: 36 1 235 8800,
 - bb) open for calls (opening hours): on all working days from 8:30 until 17:00;

2. Written complaint

- a) personally or by a letter delivered by a third party
- b) by post (post address: H-1461 Budapest, Pf.: 320);
- c) by fax (fax number: +36 1 235 2040)
- d) by email the written complaints are continuously received (electronic mailing address: client.service.hu@ingbank.com, in case of malfunction: bank.info.hu@ingbank.com)

The Appendices of the present Policy comprises further contact data of ING Bank for the purpose of filing Complaints.

In each case the Complaint is registered by ING Bank. ING Bank shall pay particular attention for that the data requested for identification purposes do not violate the regulation of data protection, and the data may not serve purposes other than registration of the Client's complaint cases.

The Client complainant may proceed during the complaint case through a proxy holder too. If the Client proceeds through a proxy holder, the power of attorney shall be executed as a notarial document or full probative force private document. If the Complaint is filed by an attorney or representative, ING Bank shall examine the competence for filing. In case of use of the complaint's statement form, beyond the name of the Plaintiff the name of the representative and the proxy filing the complaint, including the proxy by law and proxy under power of attorney, shall be presented thereon as well (e.g. company representative, proxy of natural person, etc.). In lack of power of attorney, ING Bank directly turns to the Plaintiff in order to manage faster Client Complaint's handling. When the submission of the Complaint was inappropriate regarding the assessment of the submission entitlement, then ING Bank could ask for the post approval of the complaint submission.

II. Investigation of a complaint

ING Bank completely investigates and answers the Complaints.

The investigation of the Complaint is free of charge; ING Bank may not charge a separate fee for that. The investigation takes place considering all relevant circumstances.

ING Bank meets its obligation concerning the examination and decision of the Complaint in the time frame determined by ING Bank paying attention for the deadline set out in the laws. If the deadline shall be extended for any reason, ING Bank will inform the Client of the new deadline and provides the Client with the precise justification for it.

Such employee of ING Bank will not take part into the decision procedure, who took part into the instruction or decision complained by the Plaintiff.

The language of the Client's complaint handling is Hungarian, or, upon request of the Plaintiff may be English.

ING Bank treats and registers the incoming Complaints in the transparent system created by ING Bank in accordance with standard principles, in such a way that makes the follow up of complaints possible in every stage of the complaint handling procedure.

For the sake of transparent complaint handling, ING Bank has introduced an internal complaint handling policy for the purpose of the efficient, transparent and swift handling of Clients Complaints, the method of complaint handling and the rules of keeping of registry containing the Complaints, and their settlement or solution measures. ING Bank shall regulate all the substantial conditions of the complaint handling in such internal complaint handling policy. ING Bank determines the system and process of the complaint's handling system in its internal regulation so that the responsibilities and tasks related to the evaluation of such Complaint and the decision rights as well are unambiguously determined. The certain proceeding phases and the responsible persons are unambiguously determined during the complaint handling procedure.

1. Verbal complaint

1.1 Personal Complaints (including complaints submitted personally or by phone) must be immediately examined and resolved, if possible. In case of a Complaint made through telephone, the Bank shall act as can be expected generally in order to receive the call personally by the administrator within 5 minutes from the successful establishment of the call. If investigation of the Complaint is not possibly immediately, ING Bank executes a Minutes of the Complaint.

- 1.2 In case of telephone complaint handling procedure, ING Bank shall record the phone communication between ING Bank and the Client by means of audio recording. In case of a verbal Complaint submitted by phone, the Client shall be notified that a record of the conversation is made.
- 1.3 The audio recording of the Complaints submitted by phone must be preserved for five years by ensuring all the technical and organizational measures to foster data security in line with the effective data protection laws.
- 1.4 Upon the Client's request, ING Bank shall ensure the re-listening of the audio record, moreover within the period prescribed by law it shall provide the certified minutes of the audio record free of charge.
- 1.5 If the Client does not agree with the handling of the verbal complaint, ING Bank registers the complaint and ING Bank's position related thereon in Minutes according to the form of **Appendix 2**, in case of verbal Complaint submitted over phone, ING Bank informs the Client of the identification data of the Complaint.
- 1.6 In case of verbal Complaint submitted personally, ING Bank shall hand over one copy of the Minutes to the Client, and on the other hand, in case of verbal Complaint submitted over phone, the Bank shall deliver the copy of the Minutes to the Client, simultaneously with the answer to the Complaint. In case of personal delivery of the Minutes, the Plaintiff shall confirm the reception of one copy by its signature. Should the Plaintiff refuses to do so, the Bank shall record in the Minutes this fact and that the delivery has taken place. The complaint shall be recorded in Minutes (either in the form of **Appendix 2** or in other form) if so requested by one of the parties as well.
- 1.7 The Minutes contains the following at least:
 - a) name of the Client,
 - b) address, official seat of the Client or mailing address if necessary,
 - c) date, place and form of submission of the complaint,
 - d) description of the complaint, separately listing each element related to the Complaint in order to have all objections listed in the Complaint completely investigated,
 - e) the contract or transaction number affected by the Complaint, Client number depending on Client,
 - f) the list of documents, papers and other evidence presented by the Client,
 - g) if the prompt investigation of the Complaint is impossible, the signature of person recording the Minutes and - except for verbal complaints presented through phone - signature of the Client,
 - h) place and date of the record of the Minutes and
 - i) the name and the address of ING Bank.

In case of a verbal Complaint if the prompt investigation is not possible, ING Bank shall send its reasoned point of view in connection with the Complaint within the period prescribed for the written Complaint.

In case of verbal Complaint submitted personally, ING Bank shall hand over one copy of the Minutes to the Client, and on the other hand the Bank shall deliver the copy of the Minutes to the Client simultaneously with the answer to the Complaint. ING Bank delivers the Minutes to the Client in a way that proves the person of addressee, the mailing address and proves without doubt the fact and date of delivery.

2. Written complaint

- 2.1. ING Bank makes available the form used in the frame of written complaint's handling determined by **Appendix 3** named "Complaint statement form" (hereinafter: "**Complaint statement form**") in its client service area and on its Internet website.
- 2.2. ING Bank shall send its reasoned point of view in connection with the written Complaint to the Client within 15 business days from the written complaint submitted in relation to the payment services, unless all points of the answer cannot be given within 15 business days for reasons beyond the control of ING Bank, it shall be required to send a holding reply, clearly indicating the reasons for

a delay in answering to the Compliant and specifying the deadline by which the Client will receive the final reply. In any event, the deadline for receiving the final reply shall not exceed 35 business days. In any other cases, ING Bank shall send its reasoned point of view in connection with the written Complaint to the Client within 30 days from the filing of the Complaint. While handling complaints ING Bank shall act under the given circumstances in a manner to avoid financial consumer disputes. If the decision refers to the laws, ING Bank informs the Client of the number and content of the regulation as well.

- 2.3. Following investigation of the Complaint ING Bank shall deliver an answer to the Client which includes in detail the outcome of the complete investigation of the Complaint, the measures made for the settlement or solving of the Complaint or the reason of the refusal of the Complaint. ING Bank accompanies the result of the investigation with an accurate, understandable, and unambiguous justification, which (depending on the subject matter of the complaint) includes the accurate text of the contractual terms or policy, refers to the settlements sent to the Client, and other information provided to the Client during the contractual relationship.
If the Client submits another Complaint that has the same content as one of that has already been refused by ING Bank, and ING Bank remains its former point of view, ING Bank either shall inform the Client with reference to its former answer, or ING Bank shall provide information in relation to the refusal of the Complaint.
- 2.4. Unless otherwise specified by the Client, ING Bank shall send its reasoned point of view in connection with the Compliant by e-mail (on the same way, as from the Compliant is sent) if the Complaint is sent from the e-mail address, which is announced for the purpose of communication and registered by the ING Bank, or through the website operated by ING Bank, which can be available only for ING Clients.
- 2.5. In case of refusal of the Complaint of a Client qualifying as a consumer, ING Bank informs the Client that the Complaint in the opinion of ING Bank is aimed at:
 - a) the settlement of a legal dispute regarding the concluding, validity, legal effects and termination, furthermore the breach and legal consequences of a breach of the contract or
 - b) the investigation of the infringement of the provisions relating to consumer protection pursuant to Act CXXXIX of 2013 on the National Bank of Hungary.

ING Bank shall inform the Client qualifying as a consumer that:

- (i) in case of Sub-section a) above, the Client may turn to the Financial Arbitration Board (contact details are defined in Sub-section 1. a) of Section IV), or the competent Court in accordance with the rules of the Code of Civil Procedure,
 - (ii) in case of Sub-section b) above, the Client may initiate a consumer protection supervision procedure of the Department of Financial Consumer Protection of National Bank of Hungary (contact details are defined in Sub-section 1. b) of Section IV).
 - (iii) If ING Bank bases the refusal of the complaint on the above Sub-section a) and Sub-section b) ING Bank shall inform the Client qualifying as a consumer on the certain parts of the complaint fall under Sub-section a) and b).
- 2.6. Upon the request of a Client qualifying as a consumer, ING Bank shall send in its answer free of charge the specific forms (hereinafter: NBH forms) published on the website of the National Bank of Hungary for the purpose of submission of the request for the procedure of Financial Arbitration Board or for the Supervisory proceeding of the National Bank of Hungary.
 - 2.7. If the complaint of Client qualifying as a consumer is refused, the ING Bank shall provide the Client in its refusal with the address, phone number, e-mail address and mailing address of the Financial Arbitration Board and provides the address and phone number of the Department of Financial Consumer Protection of the National Bank of Hungary moreover ING Bank shall inform the Client in its answer on the electronic availability of the specific NBH forms moreover ING Bank shall give information conspicuously, that the consumer may ask ING Bank to send these NBH forms free of

charge. The information shall contain the telephone number and email address for the submission of such consumer claim regarding the transmission of NBH forms and the postal address of ING Bank.

- 2.8. ING Bank provides the Client with the above mentioned information in a way that is able to call the Client's attention. ING Bank delivers the response to the Client in a way that proves the person of addressee, the mailing address and furthermore proves without doubt the fact and date of delivery.

III. Privacy policy regarding complaints

1. ING Bank may require in particular the following information from the Client:
 - a) name;
 - b) contract number, client number;
 - c) address, official seat, mailing address;
 - d) phone number;
 - e) method of notifications;
 - f) product or service affected by the Complaint;
 - g) description and cause of the Complaint;
 - h) Client's claim;
 - i) copy of documents in the possession of the Client supporting the Complaint which are not in the possession of ING Bank;
 - j) valid power of attorney if the Client acts through an attorney; and other data necessary to investigate, respond the complaint.

If further information in the possession of the Client is necessary in the examination of the Complaint, considering in particular the Client identification, or the legal relationship affected by the Complaint, ING Bank shall, without delay contact the Client and collect such information.

The particulars of the Client filing a Complaint shall be processed in accordance with the stipulations of the EU General Data Protection Regulation (EU) 2016/679 ("GDPR") and Act CXII of 2011 on the Right of Informational Self-Determination and on Freedom of Information.

IV. Information providing duties regarding the complaint handling

1. ING Bank shall inform the Client regarding the complaint handling in accordance with the relevant stipulations of the rule of law, using simple language. In case of a verbal complaint if the prompt investigation is not possible or it is not successful, ING Bank shall inform the Client of the identification data of the complaint.

The form and contents of the blankets used in the frame of complaint's handling is determined by **Appendix 2** named "**Minutes**", and by **Appendix 3** named "**Complaint statement form**", by **Appendix 4** named "**Bank's response**" and as well as by NBH forms. Notwithstanding the previous sentence, ING Bank may send its response to the Plaintiff either in the form of **Appendix 4** or in a letter of response with content and in a form chosen by ING Bank.

ING ensures that written Complaints can be filed by the Client on a form published on the website by the National Bank of Hungary. ING Bank makes the form available to the Clients on its website. ING shall accept written complaints filed in other forms as well.

In case of refusal of the complaint or failure in the keeping response deadline stipulated by law, Clients qualifying as a consumer may turn to the followings:

- a) Financial Arbitration Board (in case of a legal dispute regarding the concluding, validity, legal effects and termination, breach and legal consequences of a breach of the contract, mailing registered seat: H-1013 Budapest, Krisztina krt. 55., mailing address: Magyar Nemzeti Bank, 1850 Budapest, telephone: + 36 80-203-776, e-mail: ugyfelszolgalat@mbn.hu);

- b) Department of Financial Consumer Protection of the National Bank of Hungary (mailing address: H-1534 Budapest, BKKP Pf: 777, telephone: + 36 80-203-776, e-mail: ugyfelszolgalat@mnb.hu);
 - c) court.
2. In the absence of a negotiated settlement the Financial Arbitration Board may adopt a binding decision also if ING Bank did not make a statement of submission, however, the request is found substantiated and the consumer's claim shown in the request does not exceed one million forints (HUF 1,000,000) at the time the binding decision is adopted.
 3. In case of refusal of the Complaint or failing to keep the official deadline open to answer the Complaint, the Client not qualifying as a consumer shall be informed, that upon a request, the Client not qualifying as a consumer may demand that a request form for the procedure before the Financial Arbitration Board, or the Department of Financial Consumer Protection to be sent, in case of refusal of the Complaint, ING Bank shall inform the Client qualifying as a consumer about this information as well.
 4. In case of refusal of the Complaint or failing to keep the official deadline open to answer the Complaint, the Client not qualifying as a consumer shall be informed that upon the regulations of Civil Procedure Code, the Client may turn to the competent Court, if the Complaint relates to the settlement of a legal dispute regarding the concluding, validity, legal effects and termination, furthermore the breach and legal consequences of a breach of the contract.
 5. Information notice on the processing of the client's personal data related to the handling of the complaint may be found in the information notice under: <https://www.ingbank.hu/en/useful/privacy-statement>.

V. Registration of the complaint

- 1) ING Bank shall keep a registry of the Complaints, and the measurements made for the settlement and resolving of them. The register contains:
 - a. description of the Complaint, description of the event or fact serving as a base for the complaint;
 - b. date of presentation of the Complaint;
 - c. description of the measures made for the settlement or resolving, in case of refusal, the reason for that;
 - d. deadline for fulfilment of measures and the person responsible for execution;
 - e. date of the posting – or date of the delivery in case of the reply was sent by e-mail – of the Complaint.
- 2) ING Bank shall keep the Complaint and its response for a period of five years in its custody. ING Bank shall present the complaint and the response upon the request of the National Bank of Hungary.

ING Bank shall establish its register regarding complaints in such way that the date of the reply and the compliance of it can be clearly identified. Based on the register, ING Bank shall follow up the Complaints and

- a. arrange the complaints into groups depending on their topics at reasonable intervals of time;
- b. reveal and identify the facts and events serving giving reason for the Complaint;
- c. examine if acts and events defined in Sub-clause b) may have an influence on other proceedings, products or services;
- d. initiate a proceeding for correction the revealed facts and events defined in Sub-clause b); and
- e. summarize the persistent or system-level problems, legal risks.

ING Bank keeps the records in its own computer system electronically. ING Bank shall ensure the safety and protection of the registered information and that only the authorized persons shall have access to this information.

ING Bank constructs and conducts the Complaint's registration in order that it could be appropriate for identifying a specific complaint case, making statistics and other analyses having goals inter alias to the measuring of the effectiveness of the Client's complaint handling. ING Bank prepares regularly analysis about the complaints, but minimum per year, in which ING Bank estimates the most affected products, the business line or other operational fields and determines the necessary and possible instructions for the prevention or reduce of the complaints. The goal of the analyses is to implement the experiences arising from the Client's complaints cases into the operational procedure.

ING Bank develops its activity related to the Client's complaint handling regarding its aspects of customer protection of the Client's requirements and its own business politic.

The present Policy is made in English and Hungarian languages. In case of any inconsistency or discrepancy between the English and Hungarian version, the Hungarian version shall prevail.

ING Bank shall publish the present Policy in its premises open to Clients and on its webpage in a visible manner, which is appropriate for calling the attention.

The present Policy is the amendment of ING Bank's previously effective Complaint Handling Policies in a restated form.

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APPENDIX 1
OF THE COMPLAINT HANDLING POLICY OF ING BANK N.V. HUNGARY BRANCH
MAIN DATA OF ING BANK N.V. HUNGARY BRANCH

Location:	Budapest
Official Name:	ING Bank N.V. Hungary Branch (representing its founder)
Registered address:	1068 Budapest, Dózsa György út 84/b.
Place of complaint handling:	1068 Budapest, Dózsa György út 84/b.
Correspondence address:	H-1461 Budapest, Pf.:320
Data of the founder foreign enterprise:	ING Bank N.V. (a corporation organized and existing under the laws of the Netherlands having its registered office at Bijlmerdreef 106, 1102 CT in Amsterdam, place and number of registration: Trade Register of the Chamber of Commerce and Industry for Amsterdam, no. 33031431)
Regulator:	National Bank of Hungary Budapest (Magyar Nemzeti Bank, 1850 Budapest) 1013 De Nederlandsche Bank (Postbus 98, 1000 AB Amsterdam Westeinde 1, 1017 ZN, The Netherlands; webpage: www.dnb.nl)
Governing law:	Hungarian
Governing jurisdiction:	Central District Court of Pest / Metropolitan Court
Exchange memberships:	Budapest Stock Exchange
License	The permitted activities are listed in the notification no: 40468/4/2008 of the Hungarian Financial Supervisory Authority
Language for communication:	English/Hungarian
Website address:	www.ing.hu
Electronic correspondence address:	client.service.hu@ingbank.com In case of malfunction: bank.info.hu@ingbank.com
Contact for notices:	Client service officers at Client Service Department
Other contact details:	Telephone number: + 36 1 235 8800 Telefax: +36-1-235-2040
General declaration of submission	ING Bank N.V. Hungary Branch has not made any general declaration of submission with regard to the Financial Arbitration Board.

APPENDIX 2
OF THE COMPLAINT HANDLING POLICY OF ING BANK N.V. HUNGARY BRANCH
MINUTES FOR VERBAL (PERSONAL OR PHONE) COMPLAINT

BANKS HEADING!
Designation of Client's group: Corporate: ; Custody: ; FM ; EM ; Retail (investment bond) ; Other Retail: ¹.

Client's _____ Name _____ and _____ Address/Official _____ seat: _____

Client's _____ mailing _____
address: _____

Client's _____
ID: _____

AccountNumber: _____

No. _____ of _____ contract _____ affected _____ by _____ the
complaint: _____

Name _____ of reporting person (if not identical with the Client's
name): _____

Phone _____
Number: _____

Mobil _____ Phone _____
Number: _____

Email _____
address: _____

Registration _____ number _____ of _____ the
Minutes: _____

Date, _____ time _____ and _____ manner _____ of _____ submission _____ of _____ the
Minutes: _____

Method of verbal complaint's submission: via telephone: , personally: ¹,

Reason of the registration: the Plaintiff does not agree with the prompt handling of the verbal complaint: , the
immediate examination of the complaint is not possible: ¹, other: _____

Detailed description of the complaint, with separate registration of objections affected by the complaint in
order to have all objections listed in the complaint completely
investigated: _____

List _____ of documents, papers and other evidences presented by the
Client: _____

Immediate investigation of the complaint is possible: yes: , no: ¹

If the immediate investigation of the complaint is possible, the point of view of the complaint handling
administrating person and decision maker related to the
complaint: _____

ING Bank N.V. Hungary Branch (address: 1068 Budapest, Dózsa György út 84/B.) shall send its reasoned
point of view in connection with the written Complaint to the Client within 15 business days from the written
complaint submitted in relation to the payment services, unless all points of the answer cannot be given within
15 business days for reasons beyond the control of ING Bank, it shall be required to send a holding reply,
clearly indicating the reasons for a delay in answering to the Compliant and specifying the deadline by which
the Client will receive the final reply. In any event, the deadline for receiving the final reply shall not exceed 35
business days. In any other cases, ING Bank shall send its reasoned point of view in connection with the
written Complaint to the Client within 30 days from the filing of the Complaint In case of refusal of the complaint

¹ Please make to the appropriate category!

or failing to keep the official deadline open to answer the complaint, the consumer may demand that a request form for the procedure before the Financial Arbitration Board, or the Department of Financial Consumer Protection to be sent, in case of refusal of the Complaint, ING Bank shall inform the Client qualifying as a consumer about this information as well.

The original copy of the present Minutes has been handed over to the Plaintiff, but the Plaintiff has refused to confirm the reception of delivery: ^{1,2}

Place and date: _____

Employee

Signature of the Complaint Handling
of ING Bank N.V. Hungary Branch

I confirm the reception of one copy of the Minutes: ²

Place and date: _____

Plaintiff's signature

² In case of verbal (personal) complaint

**APPENDIX 3
OF THE COMPLAINT HANDLING POLICY OF ING BANK N.V. HUNGARY BRANCH
COMPLAINT STATEMENT FORM
FOR WRITEN COMPLAINT**

The undersigned, _____, Client's name if not identical with the reporting person's name: _____, as Plaintiff (address/official seat: _____; telephone number: _____; mobile phone number: _____; e-mail address: _____; Client identification number: _____; bank account number: _____) hereby report the following complaint against ING Bank N.V. Hungary Branch (1068 Budapest, Dózsa György út 84/b., court registration number: 01-17-000-547; hereinafter: ING Bank), as receiver of the complaint, on the date set out below.

Hereunder there is a possibility for the short, brief description of the complaint's nature, for the exposition of the complaint's reasons, explanation and material circumstances, for the registration of the objections affected by the complaint, and for the designation of the Plaintiff's definite claim:

Please examine the above-mentioned complaint as soon as possible and send the results to my address written above.

Budapest, _____

Plaintiff's signature

The above-mentioned complaint has been received by the complaint-handling employee of ING Bank N.V. Hungary Branch.

Budapest, _____

signature of the Complaint Handling Employee of
ING Bank N.V. Hungary Branch

APPENDIX 4
OF THE COMPLAINT HANDLING POLICY OF ING BANK N.V. HUNGARY BRANCH
BANK'S RESPONSE

Client's name: _____

Client's official seat/address: _____

Designation of Client's group: Corporate ; Custody: ; FM: ; EM: ; Retail (investment bond) ; Other Retail: ³

Registry number of the complaint statement form: _____

Date of receipt of complaint: _____

Method of complaint's submission: verbal form (personally): , verbal form (over phone): , written form (personally): , written form (by other person): , written form (by postal mail): , written form (by telefax) : , written form (by electronic mail): ¹

In case of verbal (personally or over phone submitted) complaint, the prompt investigation of the complaint was possible: yes: , no: ¹. If the answer is positive, the Plaintiff has agreed with the complaint handling at the venue: yes: , no: ¹.

Dear Client!

Your complaint submitted to ING Bank N.V. (a corporation organized and existing under the laws of the Netherlands having its registered office at Bijlmerdreef 106, 1102 CT in Amsterdam, place and number of registration: Trade Register of the Chamber of Commerce and Industry for Amsterdam, no. 33031431) represented by its financial branch office ING Bank N.V. Hungary Branch (having its registered office at H-1068 Budapest, Dózsa György út 84/B, place and number of registration: Metropolitan Court as court of Registration, Budapest; Cg.: 01-17-000547) acting on behalf of its founder in accordance with Section 24 of the Act CXXXII of 1997 on Hungarian Branch Offices and Commercial Representative Offices of Foreign-Registered Companies has been investigated and therefore, we hereby inform you of the related decision and as well as our point of view:

Short description of the complaint: _____

Result of the complete investigation of the complaint and decision related to the complaint: _____

Measures made for the settlement or solving of the complaint:

Justification / reason of the refusal in case the complaint is refused (reference to the accurate text of the contractual terms or policy, the settlements sent to the Client, other information provided to the Client during the contractual relationship : _____

If you qualify as a consumer and the complaint is refused or the official deadline open to answer the complaint set out by the law has expired , we inform you that the complaint and the complaint handling in our opinion is aimed at:

- ¹ a) the settlement of a legal dispute regarding the concluding, validity, legal effects and termination, furthermore the breach and legal consequences of a breach of the contract; or

³ Please make to the appropriate category!

- b) the investigation of the infringement of the provisions relating to consumer protection pursuant to Act CXXXIX of 2013 on the National Bank of Hungary.

If you qualify as a consumer and the complaint is refused, we hereby inform you that

- a) in case of Sub-section a) above, you may turn to the Financial Arbitration Board (contact details: registered seat: H-1013 Budapest, Krisztina krt. 55, mailing address: Magyar Nemzeti Bank, 1850 Budapest, telephone: + 36 80-203-776, e-mail: ugyfelszolgalat@mnbb.hu), or the competent Court in accordance with the rules of the Code of Civil Procedure;
- b) in case of Sub-section b) above, you may initiate a consumer protection supervision procedure of the Department of Financial Consumer Protection the National Bank of Hungary (contact details: (mailing address: H-1534 Budapest, BKKP Pf: 777, , telephone: + 36 80-203-776, e-mail: ugyfelszolgalat@mnbb.hu);

We shall inform you that the specific forms (hereinafter: NBH forms) for the purpose of submission of the request for the procedure of Financial Arbitration Board, or for the Supervisory proceeding of the National Bank of Hungary for the protection of consumers' interests (financial consumer protection submission) are available on our website and in our client service area and as well as on the website of the NBH (<http://felugyelet.mnbb.hu/>). The consumer may ask these NBH forms inter alia the form prepared by the Financial Arbitration Board and ING Bank was provided with to be sent by ING Bank free of charge, electronically, or if you do not have an email address, by post. The request for the NBH forms to be sent, please submit through one of these contact forms:

By post: 1068 Budapest, Dózsa György út 84/B

By email: client.service.hu@ingbank.com

By phone: +36 1 235 8800

- c) ING Bank has not made any general declaration of submission with regard to the procedure of the Financial Arbitration Board. In the absence of a negotiated settlement the Financial Arbitration Board may adopt a binding decision also if ING Bank did not make a statement of submission, however, the request is found substantiated and the claim of the Client qualifying as consumer shown in the request does not exceed one million forints (HUF 1,000,000) at the time the binding decision is adopted.

If, in the opinion of the Bank, the complaint is affected both by Sub-clause a) and b) above, we hereby inform you that the following part of the complaint belongs under the scope of Sub-clause a): _____ and the following part of the complaint belongs under the scope of Sub-clause b): _____, and consequently, you may turn to the authority or body with the relevant part of the complaint as defined above.

If you not qualify as a consumer and the complaint is refused, we hereby inform you that you may turn to the competent Court with the complaint in accordance with the rules of the Code of Civil Procedure.

If You are a consumer we shall particularly call your attention, that in case of refusal of the complaint or failing to keep the official deadline open to answer the complaint, you may demand that a request form for the procedure before the Financial Arbitration Board, or the Department of Financial Consumer Protection to be sent. Information notice on the processing of Your personal data related to and necessary for the handling of Your complaint may be found in the information notice under:

<https://www.ingwb.com/binaries/content/assets/support-content/compliance/privacy-statements/privacy-statement-for-ing-wb-hun-eng.pdf>

Budapest, _____

ING Bank N.V. Hungary Branch
acting on behalf of ING Bank N.V.