

***REGULATION ON HANDLING OF COMPLAINT BY
BANK OF CHINA (CENTRAL AND EASTERN EUROPE) LIMITED
BUCHAREST BRANCH***

Effective on August 20th, 2021

This Regulation sets out the rules of the complaint handling management carried out by the Bank. Please, read it carefully since you will be legally bound by it when you might submit us any complaint. If there is anything that you do not understand in this Regulation, we are pleased to be at your disposal.

This Regulation has been adopted by the Management of Bank of China (Central and Eastern Europe) Limited Bucharest Branch.

I Introduction

1. The object of the Regulation on Handling of Complaint

Bank of China (Central and Eastern Europe) Limited Bucharest Branch (located at address: Bucharest, 1st District, 3-5 Piata Presei Libere, South Tower of City Gate Building, 11th floor) (hereinafter called the **Bank**) published the present Regulation on Handling of Complaint (hereinafter referred to the **Regulation**) in order to manage, investigate and record the customer's complaint under uniform conditions and furthermore to provide high quality customer service.

During handling of complaints, the Bank acts in a way to avoid - insofar as possible under the given circumstances - the occurrence of the legal dispute with a consumer.

The Bank shall make this Regulation available in its premises for customers on a clearly visible and eye-catching way and on the opening page of its website under a separated menu related to the complaint handling.

2. Definitions

- a) *MNB*: The National Bank of Hungary, the Bank's supervisory body.
- b) *Complaint*: All objections which the Complainant communicates to the Bank in respect of the activity, conduct or neglect of the Bank, prior to concluding of a contract or regarding the negotiating of contract, or the Bank's fulfillment during the term of the contract, in connection with the termination of the contract, or following thereto. Any requests submitted to the Bank by the Customer for general information, opinion or standpoint *shall not be considered as a Complaint*.
- c) *Complainant*: Typically, the Bank's Customers, or any other legal person, company or other organization for which the Bank provides any of its services or which is the addressee of any information or offer related to the Bank's services or the representative of the above listed persons who / which files a Complaint.
- d) *Customer*: Legal person, business party, private entrepreneur, sole proprietorship, association, groups, foundation, civil (non-governmental) organization using the service or services of the Bank.

II Sequence of complaint handling

3. Means of registering a complaint

3.1 The Bank assures of investigating the Complainant's objections containing clear demands related to the Bank's products or services or to the Bank or its conduct carrying out through its business activity.

3.2 Complaints can be submitted to the Bank in writing in person or by phone, post, e-mail and fax.

a) Made in person by the Client: either in the client service area of the Bank's office (Piata Presei Libere nr. 3-5, Clădirea City Gate, Turnul de Sud, etaj 11, sector 1, București 013702) during opening hours: every working day from 9:00 a.m. until 5:00 p.m. or by email (service.ro@bankofchina.com), or by post (Piata Presei Libere nr. 3-5, Clădirea City Gate, Turnul de Sud, etaj 11, sector 1, București 013702) or by fax + 40 31 802 9889;

b) Made by a letter delivered by a third party,

- by post (Piata Presei Libere nr. 3-5, Clădirea City Gate, Turnul de Sud, etaj 11, sector 1, București 013702),
- by fax (+ 40 31 802 9889),
- by e-mail (service.ro@bankofchina.com);

c) Made by phone: to the phone number: +40 31 802 9888 open for calls (opening hours) on working days from 9:00 a.m. until 5:00 p.m.

3.3 For purposes of proper administration the Bank recommends the use of the ***Complaint Reporting Form*** for the recording of written complaints to its Customers. This form is annexed to this Regulation (Annex A) which can be downloaded from the Bank's website. It is also available in the public premises of the Bank. The Bank shall also accept Complaints submitted in a different form. The written Complaint is valid only if signed by Customer or a third party.

3.4 The Customer may proceed through a proxy holder too. If the Customer proceeds through a proxy holder, the power of attorney shall be executed as a notarial document or private document with full probative force. If a representative or a proxy acts on behalf of the Customer, the Bank shall examine the power of representation.

3.5 It is necessary for the considering of the written Complaint that the Complainant should strive for submitting his Complaint as follows:

a) including the exact description of the specific case,

- b) in case of more objections, each objections and the reasons thereto should be recorded separately,
- c) specifying the exact demand of the Customer,
- d) submitting copies of the documents that support the objections, and
- e) specifying the possible history or background of the Complaint.

Unless otherwise agreed by the Customer and the Bank, the languages of the complaint handling are in Romanian or English languages.

4. Investigation of a Complaint

4.1 The Bank investigates the entire Complaint. The investigation of the Complaint is free of charge; the Bank may not charge a separate fee for that.

4.2 The investigation takes place considering all relevant circumstances.

4.3 Complaint made by phone.

4.3.1 Complaints submitted by phone must be immediately examined and resolved, if possible. In case of a Complaint made through telephone, the Bank shall assure of receiving the call properly and its administration within a reasonable waiting period (personally receiving the call within 5-10 minutes). If the Complaint cannot be examined immediately, the Bank draws up the minutes of the Complaint by using the Bank's dedicated Form.

The Bank, in case of Complaints submitted by phone, may proceed to immediate investigation, if the Complaint is received by a recorded line. In such case, the Bank shall call back to the Customer by using a recorded line for the substantive complaint handling no later than the following working day from the receipt of the Complaint in order to communicate the Customer additional details regarding the ways of solving the complaint.

4.3.2 In case of a Complaint submitted by phone, the Customer shall be notified that the conversation will be recorded.

4.3.3 Upon the Customer's request, the Bank shall ensure the replay of the audio record. Moreover, according to the Customer's request, it shall provide the certified minutes of the audio record or the copy of the audio record free of charge within twenty-five (25) days.

4.3.4 In case of Complaints made in person by the Customer, the Bank draws up a minute containing the Complaint by using the Bank's form and the Bank's position thereon. In case of a Complaint submitted by phone, the Bank keeps the data necessary to identify the Complaint. In case of a Complaint submitted in person, the Bank shall hand over one copy of the form to the Customer, and

on the other hand, in case of a Complaint submitted over the phone, the Bank shall deliver the copy of the form to the Customer, simultaneously with the answer to the Complaint. **4.4 Written Complaint**

4.4.1 The Bank shall send its reasoned point of view in connection with the written Complaint to the Customer within 30 days, in case of the payment service related Complaint within 15 business days from the receipt of the Complaint.

4.4.2 If all elements of the payment service related Complaint may not be answered by the Bank within 15 business days because of any reason beyond the Bank's control, the Bank shall send an interim reply to the Customer, which includes the reasons for the delay and the deadline for the final reply. However, the deadline for sending the final reply shall not be later than the 35th business day following the receipt of the Complaint.

Within the meaning of this Regulation, in case of Complaints relating to payment services, business day shall mean a day on which the Bank is open for business as required for the execution of a payment transaction.

4.5 During the course of the investigation of the Complaint, the Bank may need additional information to be submitted by the Customer. In such cases the Customer's best interest is that the Customer submits all information needed by the Bank in order for it to answer.

4.6 Investigation of the Complaint

4.6.1 Following the submission of the objection, the Bank's primary obligation is to determine whether the submitted objection is considered as a Complaint according to this Regulation.

4.6.2 If the submitted objection is considered as a Complaint, it will be registered.

4.6.3 Following registration, the Complaint's investigation is started together with the collection of further necessary information and data as well as documents.

4.6.4 If all information that are necessary for the investigation of the case is available for the Bank, then following investigation the decision will be made, namely the Complaint will be accepted or partly accepted or refused.

4.6.5 Finishing the decision-making, the Bank prepares and delivers its answer on the merit in a form which is complied with the law and the way of communication requested by the Customer.

The Bank, based on the available information, communicates its position relating to the written Complaint with explanation to the Complainant within 30 days of receipt of the Complaint, or in case of payment service related Complaint, within 15 business days of receipt of the Complaint.

5. Requirements regarding the Bank's answer

5.1 Following investigation of the Complaint, the Bank shall deliver an answer to the Customer, 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, and the answer, where appropriate, contains the accurate provisions of the general contractual term, and/or the regulation, or articles of association, relating to the Complaint in question. The Bank answers the Complaint in an understandable way.

5.2 In cases other than set forth by Article 5.1, if the Complainant repeats his/her/its Complaint with the same content that has been refused by the Bank, and the Bank maintains its position, the Bank may fulfil its answering obligation by referring to the previous responding letter, and by providing the information applicable in case of refusal of a Complaint.

III Data management rules concerning Complaints

6. The Bank may require in particular the following information and documents from the Customer:

- a) name;
- b) contract number, Customer 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) copy of documents in possession of Customer supporting the Complaint which are not in possession of the Bank;
- i) valid power of attorney if the Customer acts through an attorney; and
- j) other data necessary to investigate and respond to the Complaint.

7. The personal data of the Complainant

The personal data of the Complainant filing a Complaint shall be processed by the Bank in accordance with the rules relating to the protection of personal data, particularly in accordance with the stipulations of the Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation, the GDPR).

IV Information providing duties regarding the Complaint handling

8. Informing the Customers about remedies

In case of refusal of the Complaint or expiry of the 30 days or 15 business days response deadline stipulated above, the Customer may turn to the competent court in respect of the conclusion, the validity, the legal effects and the termination of the contract, as well as the breach of the contract and its legal effects.

V Registration of the Complaint

9. The Bank shall keep a registry of the Complaints and the measures made for the settlement and solving of them.

The register contains:

- a) description of the Complaint, specification 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 fulfillment of measures and the person responsible for execution referred to in point c);
- e) date of the answer referring to the Complaint.

10. Preservation Period

10.1 The Complaint and its response must be preserved for a period of five (5) years.

10.2 The audio recording of the Complaints submitted by phone must be preserved for five (5) years. The audio recording of the recall in accordance with Article 4.3.1 must be preserved for one (1) year.

VI Closing provisions

11. Entering into force

The Regulation enters into effect on August 20th 2021.

ANNEX A

COMPLAINT REPORTING FORM
FOR SETTLEMENT OF DISPUTES IN CONNECTION WITH A FINANCIAL SERVICE PROVIDER

Name of the Bank	BANK OF CHINA (CENTRAL AND EASTERN EUROPE) LIMITED SUCURSALA BUCURESTI



Customer	
Name:	
Customer No.:	
Address/seat/ mailing address:	
Telephone No.:	
Means of notice (in person, phone, post, e-mail, fax):	
Attached documents (e.g. invoice, contract, Power of Attorney of representative)	

Place of complaint handling: *

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Bank of China (CEE) Limited Bucharest Branch, Office Address: Piata Presei Libere nr. 3-5,
Clădirea City Gate, Turnul de Sud, etaj 11, sector 1, București 013702

* in case of in person complaint

I. Complaint and claim of Customer

Date of submission of the complaint to the Bank (in case of in person complaint):

II. Detailed description of complaint:

Service type affected by the complaint:

Reason of complaint:

- No service has been provided
- Not the proper service has been provided
- Service has been provided with delay
- Service has been provided not properly
- Service has been terminated
- Suffered damage
- Not satisfied with circumstances of administration
- Erroneous information has been provided

- Incomplete information has been provided
- Does not agree with the amendment of fee/cost/interest
- Does not agree with incidental costs
- Does not agree with other contractual terms

1

- Does not agree with amount of compensation
- Compensation has been refused
- Not proper compensation has been provided
- Termination of contract
- Other complaint

Description of other type of complaint:

Date & place:

Signature:

It is expedient to send the complaint to the Bank by registered postal mail and with service of acknowledgement of receipt.

After the receipt of the complaint there is a 30 business days period for the bank to investigate the case and send to the customer its point of view regarding the complaint and measures taken accompanied with reason in writing. In case of a written complaint related to payment services there is a 15 business days period to send the response to the customer.

If all elements of the payment service related complaint may not be answered within 15 business days because of any reason beyond the service provider's control, the service

provider sends an interim reply to the client, which includes the reasons for the delay and the deadline for the final reply. However, the deadline for sending the final reply may not be later than the 35th business day from receiving the complaint.