

COMPLAINT HANDLING POLICY

In compliance with Section 3 (1) of the Hungarian Government Decree no. 435/2016, SIX Payment Services (Europe) S.A. Hungarian Branch Office (hereinafter referred to as the „Service Provider”) shall receive and handle complaints submitted to it by the Clients in accordance with the following Complaint Handling Policy.

1. Notifying of Complaints

The Client may notify its complaint verbally (in person or via telephone) or in writing.

Verbal complaints can be made as follows:

- in person at our office: SIX Payment Services (Europe) S.A. Hungarian Branch Office (1117 Budapest, Budafoki út 91-93 Building C Ground Floor), from Monday to Friday between 8:00 am and 4:00 pm, or
- by telephone, at +36 1 490 0234, on business days, i.e. from Mondays to Fridays between 8:00 am and 8:00 pm.

Written complaint can be submitted in the following way:

- by delivering the written complaint personally or having it delivered to our office: SIX Payment Services (Europe) S.A. Hungarian Branch Office (1117 Budapest, Budafoki út 91-93 Building C Ground Floor),
- by post to the registered seat of the Service Provider: (1117 Budapest, Budafoki út 91-93 Building C Ground Floor),
- via email to the email address: info.hu@six-payment-services.com
- online on the website of the Service Provider:
<https://www.six-payment-services.com/hu/shared/contacts/customer-care/customer-care-hu.html#contact-form>.

Clients may act through a proxy; the proxy (including the legal representative acting on behalf of the Client) must enclose the proxy given by the Client with the complaint. The proxy shall comply with the requirements of Act CXXX of 2016 on the Code of Civil Procedure and include an authorization to disclose confidential payment secrets, also specifying the exact scope of confidential information that may be disclosed.

A written complaint may be filed using the “Consumer Complaint Form” provided by the National Bank of Hungary that is also available on our website:
www.six-payment-services.com/consumercomplaintform

In the case of complaints made by telephone, we ensure to provide a reasonable waiting period for receiving calls and administration.

2. Investigation of the Complaint

The investigation of the complaint is performed free of charge.

2.1. Verbal complaints (in person or by telephone)

Complaints made verbally are investigated immediately, and – where possible – remedied immediately.

If the complaint cannot be investigated immediately or the Client disagrees with the handling of the complaint, the Service Provider shall take minutes on the complaint and its position. The Client receives a copy of the minutes on the spot; while in case of a complaint made by telephone the copy of the minutes shall be sent to the Client together with the substantive response completing the procedure. The Service Provider shall send a reasoned answer to the Client within 30 days of the complaint being lodged.

If the taking of minutes is required by law, it shall contain the following information:

- a) name, address, headquarter or – if required – the postal address of the Client,
- b) the place, time and manner in which the complaint was submitted,

- c) a detailed description of the complaint, including an itemized list all of the claims/objections forming part of the complaint so that all of the aspects of the complaint can be thoroughly investigated,
- d) a list of the papers, documents or other evidentiary elements that were presented by the Client,
- e) the number of the contract concerned and, depending on the case, the Client's number,
- f) a statement of the Service Provider on its position regarding the complaint if the Client disagreed with the response of the Service Provider,
- g) except in the case of complaints made by telephone, the signature of the person taking the minute and of the Client if the complaint cannot be investigated immediately,
- h) place, date and time at which the minute was taken,
- i) name and registered seat of the service provider concerned.

In the case of complaints made by telephone, an audio recording shall be kept of the communication between the Client and the Service Provider about which the Service Provider shall inform the Client at the beginning of the call. The Service Provider shall keep the voice recordings for 5 (five) years from the date of the recording. Within this period the Service Provider shall give the Client access to the audio recording and, furthermore, it shall provide, upon the Client's request, an authenticated transcript of the audio recording or the copy of the recording within 25 days, free of charge.

2.2. Written complaint

The Service Provider shall send its position on the complaint to the Client, along with a justification for the same, within 30 calendar days following the notification of the complaint or within 15 working days in the case of written complaints pertaining to the Service Provider's payment services.

If any component of a complaint regarding the Service Provider's payment services cannot be answered within 15 working days for reasons beyond its control the Service Provider shall send the Client a provisional answer which shall state the reasons for the delay of the substantive response and the deadline for the final response. The deadline for sending the final response shall not be later than the 35th working day following the communication of the complaint.

3. Data Management Relating to Complaints

Should the Service Provider need further information in connection with the legal relationship complained of, in particular client identification data, it shall contact the Client immediately in order to collect such information.

The Service Provider may request the following data from the Client during the complaint handling:

- a) name;
- b) contract number, user number;
- c) home address, business address, postal address;
- d) telephone number;
- e) method of notification;
- f) product or service complained of;
- g) description of and reason for the complaint;
- h) request of the complainant;
- i) copy of documents needed to substantiate the complaint;
- j) if acting through a proxy, a copy of a valid power of attorney;
- k) other data that may be required to investigate and address the complaint.

The Service Provider shall process all data in compliance with the provisions of the Regulation (EU) 2016/679 of the European Parliament and of the Council (GDPR) and the Hungarian Act CXII of 2011 on the Right to Informational Self-Determination and Freedom of Information.

4. Obligation to provide information in connection with complaints management

After investigating the complaint, the Service Provider shall detail in its response the results of the exhaustive investigation of the complaint, the measures for resolving the complaint and in the case of rejection of the complaint, the reason thereof.

If the complaint has gone unanswered within the statutory period or if the complaint is rejected the Service Provider shall inform the Client that it may apply to the following organizations and authorities:

- a) in the case of violation of the consumer protection law, the Client may request the initiation of the so-called consumer protection procedure at the National Bank of Hungary (National Bank of Hungary, Krisztina krt. 39, H-1013 Budapest, mailing address: H-1534 Budapest BKKP Postafiók: 777, telephone: +36 (1) 489-9100, email: ugyfelszolgalat@mnb.hu);
- b) in the event of disputes in connection with the establishment, validity, legal effects and termination of the contract, or with the breach of contract and legal consequences thereof the Client may apply to the competent court;
- c) should the Client qualify as a consumer it may ask for the procedure of the Hungarian Financial Arbitration Board (Hungarian Financial Arbitration Board, Krisztina krt. 39, H-1013 Budapest, mailing address: H-1525 Budapest BKKP, Postafiók: 172, phone: +36 (1) 489-9100, email: pbt@mnb.hu).

We inform you that the Service Provider hasn't issued any general submission declaration. Please also note that the Service Provider shall not be bound by the decision of the Hungarian Financial Arbitration Board if, at the start of the proceeding, the Service Provider states that it does not accept the Board's decision as binding upon it. It may become a decision containing obligations only if, at the start of the proceeding or when the decision is promulgated, the Service Provider issues a statement to the effect that it recognizes the decision of the Arbitration Board as binding upon it (submission).

The Service Provider informs the Client who qualifies as a consumer that the request form to be submitted to the National Bank of Hungary and the request form for the initiation of a dispute settlement procedure at the Financial Arbitration Board can be downloaded from the website of the above organizations. The Service Provider informs the Client who qualifies as a consumer that, upon the Client's request, it shall send the request forms if the complaint of the Client was rejected.

5. Records of complaints

The Service Provider keeps electronic records of complaints, the results of the investigations, responses given to the Clients, as well as any measures taken to provide a solution that shall contain the following information:

- a description of the complaint, as well as the fact or event giving rise to the complaint,
- date on which the complaint was filed,
- description of measures taken to address or resolve the complaint, or the reasons for which it was rejected,
- deadline for performance of rectifying measures and name of the person responsible for the implementation,
- date on which the complaint was responded to.

The records of complaints and responses shall be kept by the Service Provider for 5 (five) years and it shall be presented upon request to the regulatory authority.

The person in charge of consumer protection at the Service Provider shall ensure that proceedings for complaint handling are implemented in compliance with the law.