

Complaint Handling Regulation For Customers

Effective from 18 July 2026 until revoked

Our company, Allianz Hungária Zrt. intends to ensure that its services and administration practice are performed to the satisfaction of its customers in every aspect. Each feedback concerning our products, services, procedures, colleagues and the entire company, regardless whether positive or negative, is important for us to continuously improve the quality of our services and increase the satisfaction of our Customers.

In order to handle complaints and critical observations properly, we apply the following complaint handling principles and practice:

- During our complaint handling procedure we handle complaints in compliance with the provisions of Article 159 of Act LXXXVIII of 2014 on the Insurance Business, the 437/2016. (XII. 16.) Gov. Decree, 16/2026 (VI. 03.) NBH Decree and the 16/2021. (XI.25.) Recommendation of NBH.
- By focusing intensively on critical observations and complaints received, we try to improve the quality of our services and products in the interest of our Customers and are committed to increase our Customers' satisfaction on a continuous basis. The fast and effective remedies to complaints also help us to achieve these goals.
- Our complaint administration procedure guarantees that each complaint is investigated thoroughly, objectively within the shortest possible time, but in any event within the statutory deadline (30 days) with an adequate response sent to the Customer and with remedies provided fast in relation to justified complaints. All relevant circumstances are taken into account during the investigation of the complaints. We carry out a detailed examination of every problem and objections raised and answer to our Clients. During the complaint handling procedure the experienced and skilled staff deal with complaints empathically, in a customer-focused and consumer-friendly way, in accordance with applicable laws and other regulations. We communicate with our Customers in a clear and understandable way. The principle of good faith and fairness guide us, we act transparently and predictably.

During our complaint handling procedure, special attention is paid to those cases which are directed to the employees of our Company and the behaviour and procedure of our partners cooperating with us.

- Another effective factor in this process is that our Customers' enquiries are handled when the first contact is established – if it is possible – whereby we correct our errors. If the case is more complicated and more time is required for finding a solution, then the case, as a complaint, is forwarded to our Consumer Protection & Complaint Management Team, which runs a central complaint handling procedure. The experts working at the Consumer Protection & Complaint Management Team are consumer protection officers, who proceed in complaint cases with focused attention, and whose skills and experience guarantee that consumer protection and Customer orientation will always remain in the centre of attention.

- Although the respective legal regulation provides 30 days after receipt of the complaint by

the Company for the investigation of complaints and for coming up with a response, we try to do our best to respond to our Customers in simpler cases sooner.

- We provide several communication channels for feedback, enabling our Customers to express their views more easily, simply and faster verbally, by phone, electronically or in a letter.
- We investigate complaints free of charge. Our Company does not charge a separate fee for this.

You may send us your remarks and complaints by using one of the following channels:

Verbally, in person: Our colleagues and partners will listen to your views and opinions and will register your complaint in writing at any Customer Service point of our network or any of our contracted partners (https://www.allianz.hu/hu_HU/lakossagi/karbejelentes-es-ugyintezes/ugyfelkapcsolati-pontok.html). You will receive a copy of the complaint form. You can lodge your complaints in person at the accessible Central Customer Service, operated at the registered seat of our company (1087 Budapest, Könyves Kálmán krt. 48-52.). You can book an appointment with our central customer service by calling our telephone customer service (+36-1/20/30/70-421-1-421) or on our website: [Customer Contact Points | Allianz Hungária](#). We provide this opportunity electronically within 5 working days from the date of notification. You can find a list of our accessible customer service locations on the complaint handling page of our website. Operating hours of the Central Customer Service: Monday: 8:00-18:00, Tuesday-Thursday: 8:00-16:00, Friday: 8:00-14:00.

We provide our customers with a complaint form (report) on which they can easily submit their complaints. You may complete this document either by hand or electronically, and then submit it in the manner that is most convenient for you: either in person at the locations listed above, by post, or by e-mail. (The report forms – both the one to be completed by hand and the one to be completed electronically – are available on our website at https://www.allianz.hu/hu_HU/lakossagi/karbejelentes-es-ugyintezes/panaszbejelentes.html#panaszkezeles.)

The complaint report shall include the Customer's name, address (residential address, registered office, and, if necessary, mailing address), the place, time, and manner in which the complaint was filed, a detailed description of the complaint, contract details (contract number, customer number, and claim number, as applicable), any attached documents, a signature, and proof of receipt (if necessary). Please list all attachments in the complaint report, and provide a detailed description of the objection in relation to which you request our investigation.

Furthermore, you are obviously free to submit your complaint to us in various formats: handwritten or typewritten letters or memos.

By phone: Please dial 06-1/20/30/70-421-1-421 to contact our Telephone Customer Service (not premium rate services). Operating hours: Monday-Wednesday and Friday: 8:00-18:00, Thursday: 8:00-20:00.

Electronically: Through our website [www.allianz.hu](https://apps.allianz.hu/aem/panaszkezeles?_ga=2.24729914.1453861733.1646132575-1130248292.1602486872) (https://apps.allianz.hu/aem/panaszkezeles?_ga=2.24729914.1453861733.1646132575-1130248292.1602486872), or at biztositopanasz@allianz.hu.

If you send your complaint using that e-mail account which was previously notified and registered as a contact e-mail address, we will send our answer electronically. If your complaint is not received from the above mentioned e-mail address, we can send only answers not containing any insurance secret to our Customers via e-mail, and we must send every other response by post. (Our Customers having a specific contract for electronic services are exceptions from this rule.) In case of malfunction you can choose one of the other methods listed below.

In writing: Address your letters to Allianz Hungaria Zrt. Consumer Protection & Complaint Management Team and send them to 1368 Budapest, P.O.Box. 191 (the Consumer Protection & Complaint Management Team is responsible for central complaint handling). In order to ensure smooth administration, we need your personal identification data, and the data relating to your existing insurance policy(ies) (e.g. policy number, contract number, customer number, claim number) in each case.

If the Customer is represented by a proxy in a complaint then, in addition to the information specified above, an effective authorisation is also required. The power of attorney should include the full name, address, mother's name, place and date of birth of the Client and the proxy, the subject matter of the power of attorney, and the contract number, policy number or claim number (whichever is available). The authorisation must comply with the legal requirements stipulated in the Act CXXX of 2016 on the Code of Civil Procedure. (Authorisation template can be downloaded from here: https://www.allianz.hu/hu_HU/lakossagi/karbejelentes-es-ugyintezes/panaszbejelentes.html#panaszkezeles)

You may use our complaint forms, on which you can simply describe your complaint by completing the document either manually or electronically, and then lodge it personally at the offices indicated above or you may send it to us by post, by fax or via e-mail, whichever method you are comfortable with. (https://www.allianz.hu/hu_HU/lakossagi/karbejelentes-es-ugyintezes/panaszbejelentes.html#panaszkezeles)

To ensure a smoother process, we always need your basic identification information, as well as details regarding your existing insurance policy or policies (e.g., policy number, contract number, customer number, claim number).

We respond to your comments and complaints in the following ways:

For complaints made verbally, in person, or submitted in person:

If you request it when filing your complaint, we will send you our response in encrypted form to the electronic mailing address (e-mail address) listed in the insurer's records. In the absence of the above, we will send you our reply by registered mail.

For complaints made by phone:

If you request it when filing your complaint, we will send you our response in encrypted form to the electronic mailing address (e-mail address) listed in the insurer's records.

In the absence of the above, we will send you our reply by registered mail.

For complaints filed electronically:

If you sent your inquiry from the email address you provided for communication purposes and which is registered in the insurer's records, and unless you have specified otherwise, we will send our response to you electronically (via email) in encrypted form.

If you contact us from an electronic mail address (email address) other than the aforementioned, registered in the insurer's records, our response via email may not contain any insurance secret; in all other cases we need to reply via postal mail (with the exception of Clients contracted specifically for the electronic service).

For complaints submitted in writing (by post):

We will send you our reply by registered mail.

If you are a natural person (customer) and our Company rejects your complaint or you do not receive any response from us, you can turn to the following organisations:

You may initiate a consumer protection procedure with the Magyar Nemzeti Bank (Hungarian National Bank); or turn to a court or contact the Financial Arbitration Board in case your complaint concerns the conclusion, validity, legal impact or expiry of the contract, and in cases involving a breach of contract and its legal consequences or in the event of a legal dispute concerning the conclusion, validity, legal impact or expiry of the contract, or a breach of contract and its legal impact, or concerning the establishment or performance of the legal relationship relating to the use of the service, you may initiate proceedings before the Financial Arbitration Board.

For more detailed information please visit the website of the National Bank of Hungary: <https://www.mnb.hu/fogyasztovedelem>

Please be advised that our company made a general submission statement for up to HUF 500,000 before the Financial Arbitration Board. The general submission does not cover Motor Third Party Liability cases. In respect of our Qualified Consumer-Friendly Home Insurance product—Allianz Harmony Consumer Friendly Home Insurance—, our Company subjects itself to the decision of the Financial Arbitration Board without any monetary limitation. Please also be advised that in the absence of an arrangement, the acting panel of the Financial Arbitration Board may adopt a binding resolution even if the service provider did not make a general submission statement, but the petition is substantiated and the claim which the Client qualifying as a consumer wishes to enforce does not exceed HUF 2 million either in the petition, or upon adopting the binding resolution.

Address of the Magyar Nemzeti Bank's customer service dedicated to receive enquiries in the field of financial consumer protection: H-1122 Budapest, Krisztina körút 6.; postal address:

1534 Budapest BKKP P.O. Box 777., telephone: 06-80-203-776, e-mail: ugyfelszolgalat@mnbb.hu.

We are legally obliged to inform our Customers that the form to be completed to request a

consumer protection procedure at the National Bank of Hungary is available electronically on the website of NBH (<https://www.mnb.hu/fogyasztovedelem/penzugyi-panasz>). The printed version is available at the Customer Service of NBH at 6 Krisztina krt., H-1122 Budapest. Please be informed that you may request free of charge to send you the above forms. Phone No. 06-1/20/30/70-421-1-421, e-mail: biztositopanasz@allianz.hu, postal address: H-1368 Budapest, P.O.Box 191.

The registered office of the Financial Arbitration Board is: H-1054 Budapest Szabadság tér 8-9; the address of its customer service is H-1122 Budapest, Krisztina körút 6; its postal address is: 1525 Budapest BKKP P.O.Box 172., telephone: 06-80-203-776 and 06-1-489-9700; e-mail: ugyfelszolgalat@mnb.hu

We are legally obliged to inform our Customers that the form to be completed to apply to the Financial Arbitration Board requesting its procedure is available electronically at <https://www.mnb.hu/bekeltetes/kerelem-es-egyeb-nyomtatvanyok/kerelem-nyomtatvany>. The printed version is available at the Customer Service of NBH at 6. Krisztina krt., H-1122 Budapest.

Please be informed that you may request free of charge to send you the above forms. Phone No. 06-1/20/30/70-421-1-421 e-mail: biztositopanasz@allianz.hu, postal address: H-1368 Budapest, P.O.Box 191.

If you are a client who is not a consumer and we reject your complaint or you do not receive an answer, you may turn to the following bodies for legal remedy:

After the 30 day - which respective legal regulation provides - without any response about the investigation or rejection of complaint clients who are not classified as consumer may bring the matter before a court to resolve a legal dispute concerning the establishment, validity, legal impact or expiry of the contract, or a breach of contract and its legal impact. To find out more about the courts, please visit the following website: <https://birosag.hu/>.

Complaint administration further details:

In the course of complaint administration the complaints made through the Telephone Customer Service (06-1/20/30/70-421-1-421) are recorded and they can be retrieved for five years. We inform you during the call that the conversation will be recorded. During the period referred to above, you may request to listen to the recorded conversation, or request the report prepared on the basis of the recorded conversation free of charge or the copy of the recorded conversation which you can get within 25 days. At your request, you may listen to the recorded conversations at our Central Customer Service office, based on a prior appointment. Our Telephone Customer Service staff tries to receive all calls and manage requests within a reasonable waiting time. In the event of a verbal complaint by phone, a live response must be given within five minutes from the time of call completion as is reasonably expected in such a situation. If our colleagues are unable to resolve your problem reported by phone immediately, they will record it on a complaint form and forward it to the Consumer Protection Team. We shall send you a copy of the complaint form (report) in the response received from the Consumer Protection Team.

In the course of complaint administration we may request you to provide the following information: name, contract number, customer number, home address, registered seat, postal

address, telephone number, method of notification, complaint or service involved in the complaint, cause and description of the complaint, Customer's request, copies of necessary documents, valid authorisation, if required, any other data necessary for investigating the complaint.

We hereby inform you that, when processing personal data, our Company complies with 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 (hereinafter: the "General Data Protection Regulation"), and Act CXII of 2011 on the Right of Informational Self-Determination and on Freedom of Information (hereinafter: the "Information Act"). Further information regarding data processing is available at www.allianz.hu/adatvedelem.

We try to resolve and remedy verbal complaints immediately. Should you not agree with it, then we shall record your complaint on a complaint form and send it to the Consumer Protection Team for investigation. You will receive a copy of the complaint form. The colleagues engaged in central complaint handling at the Consumer Protection Team will investigate your complaint and find the best solution. They will inform you about it within 30 days after receipt of the complaint by the Company. If the investigation time of the case will take longer, we shall inform you and set out the reasons for the delay and the period by which the investigation shall be concluded. Naturally, in case your complaint is rejected, you will receive our response with reasoning and a description of the potential legal remedy. If you are not satisfied with our response, then you can apply to our Company for a review of your complaint. If you are not satisfied with our response, you may request a review of your complaint from our Company or directly from the head of the Consumer Protection Group.

We handle the complaints to avoid, where possible, the financial consumer disputes with our Customers.

All customer complaints are registered. The records include the customer and complaint data, the incoming and outgoing letters concerning the case, the dates of submission of the complaint, the description of the complaint indicating the event or fact which is the subject of the complaint, the measures taken for complaint settlement, in case of refusal, the reason of it, the deadline for completion of the measure and the name of the person responsible for implementation, the date the dispatch of the reply letter to the complaint or in case of a reply sent by electronic means, the date of reply. Each administration activity relating to your complaint will be registered and recorded with dates. Complaints and the respective responses are stored for five years and presented to the National Bank of Hungary in the case of an inspection.

The present Complaint Handling Regulation has been approved by the board of our company.

Please be informed that the access of web pages above can be modified. The most recent information about availability can be found on our website (www.allianz.hu).

Thank you for trusting and assisting us to improve our services based on your feedback.

Disclaimer

Please note that in connection with possible complaints and legal disputes the Hungarian version of the above documents shall prevail.

**Yours sincerely,
Allianz Hungária Zrt.
Consumer Protection Team**