

Complaint Handling Regulation

Effective from 19.02.2018- until revoked

Our company 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 company, regardless whether positive or negative, is important for us to continuously improve the quality of our services and increase the degree of satisfaction of our Customers.

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

- From 1st of January, 2016, during our complaint handling procedure we handle our complaints in compliance with the provisions of Article 159. of Act LXXXVIII of 2014 on the Insurance Business, the 28/2014 (VII. 23.) NBH Decree and the 13/2015 (X.16.) 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 the degree of our Customers' satisfaction on a continuous basis. The fast and effective remedies to complaints also help us achieve those goals.
- Our complaint administration procedure guarantees that each complaint is investigated thoroughly, objectively within the shortest possible time 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 were raised and answer to our Clients. During the complaint handling procedure the experienced and skilled staff deal with complaints empathically, in customer focused and consumer friendly way. 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.
- 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 Department, which runs a central complaint handling procedure. The experts working at the Consumer Protection & Complaint Management Department 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 for the investigation of complaints and for coming up with a response, we try 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.

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/ugyintezes-kapcsolat/ugyfelkapcsolati-pontok.html/>). You will receive a copy of the complaint form. You can lodge your complaints in person at the office, operated at the registered seat of our company (1087 Budapest, Könyves Kálmán krt. 48-52.). You can make an appointment to our Central Customer Service through telephone (06-1/20/30/70-421-1-421) as the need arises. From 1st of January, 2016 we provide this opportunity electronically within 5 working days from the date of notification. Operating hours of the Central Customer Service: Monday: 8:00-18:00, Tuesday-Thursday: 8:00-16:00, Friday: 8:00-14:00.

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.

By fax: Send your fax message to the following number: 06-1-269-2080.

Electronically:

through our website www.allianz.hu (<https://www.allianz.hu/www/hu/ugyfelszolgalat.html>), or at biztositopanasz@allianz.hu. Please note that we can send only answers not containing any insurance secret to our Customers via e-mail, and that 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 Department and send them to 1368 Budapest, P.O.Box. 191 (the Consumer Protection & Complaint Management Department 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 authorisation must comply with the legal requirements stipulated in the Act CXXX of 2016 on the Code of Civil Procedure. (authorisation template: <https://www.allianz.hu/www/hu/panaszkezeles.html>)

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/www/hu/panaszkezeles.html>)

The complaint form contains the Customer's name, address, the place of submission of the complaint, and its detailed description, the contract data, the attached documents, the signature and certification of acceptance (as required). Please indicate on the complaint form all the objections in connection with the complaint in which you ask a detailed investigation. In addition, naturally you may also send us your complaint in any form (written or typed letter, note).

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 apply to the Financial Customer Service Center of National Bank of Hungary requesting a consumer protection procedure. Concerning the conclusion, validity, legal effect and termination of the contract, or in the case of any legal dispute concerning the violation of contract and its legal effects, you can turn to the court, or apply to the Financial Arbitration Board requesting its procedure.

For more detailed information please visit the website of the National Bank of Hungary:

<http://www.mnb.hu/fogyasztovedelem>

Postal address of the Financial Customer Service Center of National Bank of Hungary: 1534 Budapest BKKP P.O. Box 777., telephone: 06-80-203-776, e-mail: ugyfelszolgalat@mnb.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

(<http://www.mnb.hu/fogyasztovedelem/panaszom-van/formanyomtatvanyok>). The printed version is available at the Customer Service of NBH at 39. Krisztina krt., H-1013 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, Pf.: 191.

Postal address of the Financial Arbitration Board: National Bank of Hungary 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 <http://www.mnb.hu/bekeltetes>. The printed version is available at the Customer Service of NBH at 39. Krisztina krt., H-1013 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, Pf.: 191.

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 can turn to the

court. To find out more about the courts, please visit the following website: <http://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 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. 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, they will record it on a complaint form and forward it to the Consumer Protection Department. We shall send you a copy of the complaint form (report) in the response received from the Consumer Protection Department.

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. The provided data are managed and recorded in compliance with the provisions of Act CXII of 2011 on Information Self Determination and Freedom of Information.

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 Department for investigation. You will receive a copy of the complaint form. The colleagues engaged in central complaint handling at the Consumer Protection Department will investigate your complaint and find the best solution. They will inform you about it within 30 days. 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. You can always apply to the head of the Consumer Protection Department for a review.

We handle the complaints to avoiding, 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 and the date of the response, the measures taken for complaint settlement and the responsible officers, deadlines. 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.

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

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

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).

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