

Complaint Handling Regulation

Effective from 28.03.2022 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 our 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, 66/2021. (XII. 20.) 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 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. 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.

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 Central Customer Service, 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. 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://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 authorisation shall include the full name, address, mother 's name and place and date of birth of the Costumer and the proxy, the subject of the authorisation, the contract number, the policy number or the claim number (if available). The authorisation is governed by Act CXXX of 2016 on Civil Procedure shall be recorded in a notarial document or in a private document representing conclusive evidence, the latter being signed by two witnesses stating their full names and addresses. (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)

The complaint form contains the Customer's name, address (home address, registered seat and, if necessary, postal address), the place, time and method of submission of the complaint, its detailed description, the contract data (contract number, customer number, claim number), the attached documents, the signature and certification of acceptance (as required). Please list all attached documents on the complaint form and indicate 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 for legal remedy:

You may apply to the 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:

<https://www.mnb.hu/fogyasztovedelem/penzugyi-panasz>

We would like to inform you that our Company has made a general submission statement to the Financial Arbitration Board in cases up to HUF 500,000. The general submission does not cover compulsory motor third party liability insurance matters. Our Company submits to the decision of the Financial Arbitration Board without any quantitative restriction regarding the Allianz Harmony Consumer Friendly Home Insurance product with the Qualified Consumer Friendly Home Insurance rating. We would also like to inform you that the Financial Arbitration Board may, in the absence of an agreement, make a binding decision even if the service provider has not made a declaration of subjection, but the consumer's claim is well-founded - neither in the application nor when making the decision containing the obligation - does not exceed one million forints.

Postal address of the customer service for receiving inquiries on consumer financial protection 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 (<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.

Address of the Financial Arbitration Board: 55. Krisztina krt., H-1013 Budapest National Bank of Hungary postal address: 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.

The Financial Arbitration Board may, in the absence of an agreement, make a decision containing an obligation even if the service provider has not made a declaration of submission, but the request is justified and the consumer's claim - neither in the application nor when making the decision containing the obligation - does not exceed one million forints.

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: <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 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 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, in support of the complaint, a copy of the documents in the customer's possession that are not available to the insurer, , 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 investigate and, if possible, remedy verbal complaints immediately. Should you not agree with it, or immediate investigation is not possible, 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. You can always apply to the head of the Consumer Protection Team for a review.

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 of the dispatch of the reply letter to the complaint or in case of a reply sent by electronic means, the date of the dispatch. 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).

Disclaimer

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

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

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