

Reporting a Complaint to China Construction Bank (Europe) S.A. Hungary Branch

The purpose of this document is to provide clear, precise and up-to-date information on the complaints handling process of the Bank in accordance with applicable laws and regulations.

In the context of this document, a complaint (a Complaint) is understood as any expression of dissatisfaction made to, or about, the Bank, the Bank's products, services, staff or the handling of a complaint where a response or resolution is explicitly or implicitly expected or legally required, filed with CCB by a customer or potential customer (the Complainant). Simple requests for information or clarification cannot be considered as Complaints.

1. HOW TO MAKE A COMPLAINT

Our financial institution ensures that the customer's complaint regarding the conduct, activities or omissions of the financial institution is made orally (in person, by telephone) or in writing (in person or otherwise), by post, e-mail). The rules of our complaint handling also apply to a person who contacts our financial institution in order to use our service, but finally does not use the service.

Please note that we shall keep the complaint and the response thereto for five years and present it at the request of the Supervision.

Complaints are handled in Hungarian, unless we have agreed on a different language with our customer.

If sending the complaint by post, it should be sent to our seat address:

Szabadság tér 7. 1054 Budapest, Hungary

For complaints by email, please send to:

Complaint.hu@eu.ccb.com

For complaints by phone, please call the following telephone number:

+36 1 336 6844

In the case of telephone complaints, the telephone communication is recorded by us and we keep the records for five years. The customers are informed on this at the beginning of the telephone administration. At the customer's request, the audio

recording are replayed and a certified transcript of the audio recording or a copy of the audio recording is provided free of charge within twenty-five days, upon request.

We expect a Complainant to explain in detail the facts behind the Complaint, providing all relevant supporting documentation if applicable.

The Complainant should indicate his/her contact details (name, postal and/or email address, phone number) to enable us to provide timely feedback.

2. PROCESSING OF COMPLAINTS

We will acknowledge receipt of the Complaint within a maximum of 10 business days from the receipt of the Complaint and will inform the Complainant of the name and contact details of the Complaint Handler. As far as possible, that person will be the contact person of the Complainant throughout the internal handling process for his/her/its Complaint.

We will immediately investigate the customer's complaint - taking into account all relevant circumstances – and a written response (the Response) will be sent to the Complainant no later than 30 days after receipt of the Complaint, in case of a written complaint relating to a payment service within 15 days.

. Please note that where a Response cannot be provided within the prescribed period of 30 days, the Complainant will be informed of the cause for the delay with an indication of the date by which the investigation will be completed and a Response issued.

In case of complaint relating to a payment service If all the elements of the complaint cannot be answered within 15 working days due to a reason outside the Bank, we will send a temporary response to the Complainant, which includes the reasons for the delay in the substantive response and the deadline for the final response. However, the deadline for sending the final reply shall not be later than the 35th working day following the notification of the complaint.

Where the Complainant did not obtain a Response within the prescribed timeframe or deems the Response unsatisfying, the Complainant shall be entitled to raise the Complaint up to General Manager of the Bank. Relevant contact details will be provided to the Complainant in the Response.

In addition if the Complainant does not agree with the Response received or did not receive Response within the stipulated timeframes respectively may return for remedy for the below specified forums:

- Pénzügyi Békéltető Testület (1013 Budapest, Krisztina krt. 55 postal address: Pénzügyi Békéltető Testület 1525 Budapest BKKP Pf.: 172., tel.: 06 80 203 776, e-mail address: ugyfelszolgalat@mnb.hu)
- Hungarian Competition Authority (1054 Budapest, Alkotmány u. 5. Postal address: 1245 Budapest)

- or may apply to a court in accordance with the rules of civil procedure if his or her complaint relates to the conclusion, validity, legal effects and termination of the contract, as well as a breach of contract and its legal effects.