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

Complaint handling information for clients

Purpose of this information

This document provides concise information on how complaints may be submitted to China Construction Bank (Europe) S.A. Hungary Branch (the "Hungary Branch") and how such complaints are handled. A complaint is any expression of dissatisfaction concerning the conduct, activity or omission of the Hungary Branch where a response or resolution is expected or legally required. Simple requests for information or clarification are not treated as complaints.

The Hungary Branch does not provide services to consumers. Nevertheless, complaints may be submitted by corporate clients and potential clients in accordance with the channels below.

MNB financial complaint information

The Central Bank of Hungary (Magyar Nemzeti Bank, "MNB") publishes financial complaint information and a complaint form template on its website. The relevant MNB page is available here: https://www.mnb.hu/fogyasztovedelem/penzugyi-panasz.

Complaints submitted to the Hungary Branch in any other written form are also accepted.

How to make a complaint

Channel	Details
In person	China Construction Bank (Europe) S.A. Hungary Branch, 1054 Budapest, Szabadság tér 7., Hungary Opening hours: 9 a.m. to 5 p.m.
By post	China Construction Bank (Europe) S.A. Hungary Branch, 1054 Budapest, Szabadság tér 7., Hungary
By email	Complaint.hu@eu.ccb.com
By phone	+36 1 336 6844 Available from 9 a.m. to 5 p.m.

Telephone complaints

Telephone complaints are recorded by the Hungary Branch. The client is informed of the recording at the beginning of the call.

Upon request, the Hungary Branch provides the client, free of charge and within the statutory deadline, with the possibility to listen to the recording and with either certified minutes of the recording or a copy of the recording, according to the client's request.

Processing and response deadlines

- The Hungary Branch investigates complaints free of charge, taking into account all relevant circumstances.
- If additional information available to the client is necessary for the investigation, the Hungary Branch contacts the client without delay in order to obtain it.
- If a complaint is submitted to another employee, department or address instead of the designated complaint handling channel, it is forwarded to Compliance without delay.
- The Hungary Branch sends its reasoned response within 30 days following receipt of the complaint.
- For written complaints related to payment services, the response is sent within 15 working days. If all elements of such complaint cannot be answered within 15 working days for reasons beyond the control of the Hungary Branch, an interim response is sent, and the final response is sent no later than the 35th working day following receipt of the complaint.
- The official response is sent in paper form by post or courier, in a manner suitable for evidencing the addressee, notification address, fact and date of sending.

Content of the response

The response covers the result of the full investigation, the measure taken to settle or resolve the complaint, or, if the complaint is rejected, the reason for rejection. Where necessary, the response also refers to the relevant contractual term or internal rule. The response is drafted in a clear and understandable manner.

Further recourse

If the complaint is rejected or the statutory response deadline expires without result, a client not qualifying as a consumer may turn to the competent court.

Record keeping

The Hungary Branch keeps records of complaints and the related documentation for a period of ten (10) years in accordance with the Bank's Client Complaint Handling Policy.