

COMPLAINT HANDLING POLICY OF AMERICAN EXPRESS EUROPE S.A. (HUNGARY BRANCH)

This document contains the complaint handling policy of American Express Europe S.A. (Hungary branch), (seat: 1134 Budapest, Váci út 47; company registration number: 01 -17-001195;) (hereinafter **"American Express"**).

The purpose of the complaint handling policy is to set out the rules according to which complaints submitted by the customers of American Express (hereinafter: **"customers"**) concerning the actions or inactions of American Express (hereinafter: **"complaint"**) shall be processed so that an efficient, transparent and swift resolution of the matter shall be ensured.

I. METHODS OF COMPLAINT SUBMISSION

1. Verbal complaints can be submitted
 - a) personally, at the seat of American Express (1134 Budapest, Váci út 47) from Monday to Friday between 8 a.m. and 2 p.m.; or
 - b) by telephone on +36 1 777 9777 on Monday between 8 a.m. and 8 p.m., and on Tuesday–Friday between 8 a.m. and 6 p.m.
2. Written complaints can be submitted
 - a) personally or by way of a document delivered by an authorized representative at the seat of American Express (1134 Budapest, Váci út 47);
 - b) by mail sent to the seat of American Express (see above); and
 - c) by e-mail sent to ugyfelszolgalat@aexp.comon the attached complaint submission form or in any other form.
3. The customer is entitled to act through an authorised representative. If the customer elects to act through an authorised representative, the power of attorney executed for such representation shall either be in the form of a notarial document or a private document with full probative force.

II. INVESTIGATION OF THE COMPLAINT

The investigation of the complaint is free of charge with no fees payable. The complaint is investigated by taking all relevant circumstances into account.

1. Investigation of verbal complaints
 - 1.1. In case of a complaint submitted by telephone, American Express shall ensure the reception of the call and the administration of the matter within a reasonable time: American Express shall act as can be reasonably expected in the given situation in order to ensure that a customer services operator shall attend the call via a live connection within 5 minutes from the initiated call getting through.
 - 1.2. In case of a complaint submitted by telephone, American Express will record the call and will keep the audio recording for 5 (five) years. The customer's attention shall be drawn to this fact at the beginning of the call.
 - 1.3. At the customer's request, American Express shall enable the customer to replay the audio recording, and – upon the customer's request – it shall make the certified minutes of the audio recording available to the customer free of charge within 25 (twenty-five) days.
 - 1.4. Verbal complaints, including complaints submitted personally and complaints submitted by telephone, have to be investigated and, if possible, remedied immediately.
 - 1.5. If the complaint cannot be investigated immediately, American Express shall prepare the minutes of the complaint and it shall hand over a copy of the minutes to the customer if the complaint was submitted personally, or if the complaint was submitted by telephone, it shall send a copy of the minutes to the customer together with its response according to point 2.1; in all other respects it shall proceed according to the rules on written complaints.

1.6. If the complaint is investigated immediately, but the customer disagrees with the way in which the complaint was handled, American Express shall prepare the minutes of the complaint, containing its opinion about the complaint, and it shall hand over a copy of the minutes to the customer if the complaint was submitted personally, or if the complaint was submitted by telephone, it shall send a copy of the minutes to the customer together with its response according to point 2.1; in all other respects it shall proceed according to the rules on written complaints.

1.7. The minutes shall at least include the following information:

- a) the customer's name;
- b) the customer's address, seat and, if necessary, mailing address;
- c) place, time and method of complaint submission;
- d) detailed description of the complaint, stating separately each issue contained in the complaint so that all such issues can be investigated in full;
- e) agreement reference number to which the complaint relates, customer number, reference number uniquely identifying the complaint;
- f) list of documents and other evidence presented by the customer;
- g) if the immediate investigation of the complaint is not possible, the signatures of the customer and the person who prepared the minutes of the complaint;
- h) place and date of the minutes; and
- i) name and address of the service provider concerned by the complaint (American Express Europe S.A. (Hungary branch), 1134 Budapest, Váci út 47).

2. Investigation of written complaints

2.1 American Express shall give an answer to the written complaint, including an explanation of the answer, within 30 (thirty) days from the date of receipt of the complaint, or if the complaint relates to the payment services of American Express, within 15 (fifteen) business days.

2.2 In case of a complaint regarding the payment services of American Express, if the answer cannot be given within 15 (fifteen) business days regarding all elements of the complaint for reasons beyond the control of American Express, it shall send a holding reply, clearly indicating the reasons for a delay in answering to the complaint and specifying the deadline by which the customer will receive the final reply. In any event, the deadline for receiving the final reply shall not exceed 35 (thirty-five) business days.

III. RULES OF DATA PROCESSING IN CONNECTION WITH THE COMPLAINT

1. In the process of managing the complaint, American Express may, in particular, request the following information from the customer:

- a) name;
- b) contract number, customer number, other identifier;
- c) address, seat, mailing address;
- d) phone number, email address;
- e) preferred means of communication;
- f) service or product to which the complaint relates;
- g) description and reason of the complaint;
- h) claim of the customer;
- i) copies of documents in the customer's possession supporting the complaint which are not in American Express's possession;
- j) a valid power of attorney, if the customer acts via an authorised representative;
- k) other information necessary for investigating and answering the complaint.

2. The information pertaining to the customer submitting the complaint shall be handled in accordance with the provisions of 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 (General Data Protection Regulation), and Act CXII of 2011 on informational self-determination and freedom of information.

IV. MANDATORY INFORMATION REGARDING THE COMPLAINT HANDLING

If the complaint is rejected, or if the deadline for giving answer to the complaint expires without the complaint being resolved, the customer may seek judicial remedy in court according to the rules of civil procedure.

V. RECORD OF COMPLAINTS

1. American Express shall maintain a record of the complaints and the measures taken to resolve them.
2. The record shall contain the following information:
 - a) a description of the complaint and the underlying fact and events;
 - b) the date and time of the submission of the complaint;
 - c) a description of the measures proposed for resolving the complaint, and, if rejected, the reason for rejection;
 - d) the time limit for taking the measures and the person appointed to implement them; and
 - e) the date of dispatch of the communication giving answer to the complaint.
3. The complaint and the answer given shall be retained for 5 (five) years.

Annex: Complaint submission form

American Express Europe S.A. (Hungary branch)

ANNEX, COMPLAINT SUBMISSION FORM

COMPLAINT SUBMITTED TO THE FINANCIAL SERVICE PROVIDER TO RESOLVE DISPUTES RELATED TO THE FINANCIAL SERVICES PROVIDED

The financial service provider subject to the complaint	
Name:	

Information regarding the customer:

The Customer	
Name:	
Contract number/customer number:	
Residential address /seat /mailing address:	
Telephone number:	
Email:	
Method of communication (mail, email):	
Documents attached (e.g. invoice, agreement, representative's power of attorney)	

Place of Complaint*:

I. THE CUSTOMER'S COMPLAINT AND CLAIM

Date of submission of the complaint (if the complaint was submitted personally):

[It is advisable to mail the complaint to the service provider via registered post and recorded delivery. The affected service provider shall have 30 days, or in case of complaints relating to payment services 35 business days, to conduct an investigation and to give a written answer to the complaint which contains the service provider's opinion about the complaint and the measures taken by it to resolve the matter.]

The type of service subject to the complaint:

* if the complaint is submitted personally

Reasons for the Complaint:

- | | |
|--|---|
| ☐ Service not provided | ☐ Disagree with change of fee /cost /interest |
| ☐ Insufficient service provided | ☐ Disagree with incidental expenses |
| ☐ Service provided with delay | ☐ Disagree with other conditions of the contract |
| ☐ Service not provided properly | ☐ Disagree with the amount of indemnification |
| ☐ Discontinued service | ☐ Rejected indemnification request |
| ☐ Damage caused | ☐ Inappropriate indemnification provided |
| ☐ Was not pleased with customer service | ☐ Termination of agreement |
| ☐ Misleading information received | ☐ Other |
| ☐ Incomplete information received | |

If other, please specify:

II. DESCRIPTION OF COMPLAINT:

[Please describe every element of your complaint separately to facilitate that every aspect of your complaint shall be investigated.]

Date**Signature**

American Express Europe S.A. (Hungary branch), registered office: Váci út 47, Budapest 1134, Hungary, company registration number: 01-17-001195, registration authority: Capital Tribunal as Court of Registration, name of founding foreign company: American Express Europe S.A., seat: Avenida Partenón 12-14, 28042, Madrid, Spain, fiscal identification number: A-82628041, registration authority: Madrid Mercantile Register. American Express Europe S.A. is authorised in Spain by the Banco de España (reference number 6.837). To the activities of American Express Europe S.A.'s branch in Hungary, local rules apply which can be enforced by the National Bank of Hungary.

Dec2020