

# Regulations For Complaints

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MAALBECK



## Introduction

One of the key purposes of Maalbeck Kft. (the Company) is to provide high-quality customer service; thus, the Company handles potential customer complaints in a consistent centralised manner in compliance with the relevant laws and regulations in effect at all times.

According to the aforementioned goals, the Company ensures that the Client can voice his dissatisfaction with the Company's actions, conduct, or omissions either verbally (over the phone or in person) or in writing (in person or by a document that has been given by another individual, via postal service, fax, or electronic mail).

### I. Complaint handling concepts

#### 1. Concept of customer complaint:

1.1. Maalbeck Kft. ensures that the Client can voice his dissatisfaction with the Company's actions, conduct, or omissions either verbally (over the phone or in person) or in writing (in person or by a document that has been given by another individual, via postal service, fax, or electronic mail), and undertakes full commitment to investigate and respond to complaints concerning the Company's activities or omissions.

1.2 Any request made by a Client to the Company for general information, opinion, or viewpoint is not deemed as complaint.

#### 2. The concept of the Client:

2.1 Any individual, corporation, organisation, or authority with or without legal status that has a commercial relationship with the Company for the purpose of mediating financial services and/or investment service operations is considered as Client, as is their designated representative.

2.2 According to these rules, a Client is also anyone who has filed a complaint and does not have a business relationship with the company for the mediation of financial services and/or investment service activities.

2.3 A Client is a natural individual who is acting for purposes that are not related to their independent occupation or economic activity.

#### 3. Recommended content elements of a customer complaint:

##### 3.1 Content and data elements that are essential for the prompt investigation of the customer complaint:

- a.) Client's personal identification data. In case of a non-natural Client any documentation that provides legal identification,
- b.) Client's comments, perceived deficiencies, errors,
- c.) if available - documents supporting the complaint

3.2 In order to streamline the complaint examination, it is imperative that the Client provide a precise location of the event or the indication of the fact that is the subject of the complaint, as well as the time of the event, if feasible, and any compensation claims.

#### 4. Customer Service

From the point of view of receiving customer complaints, all premises of the Company that are open to customer traffic, designated for this purpose and accessible by telephone or on the Internet must be considered as customer service.

## II. How to file a complaint

### 1. Verbal complaint

#### 1.1 The Client can complain:

##### a) in person:

The place of complaint handling is the Company's office at 1047 Budapest, Attila utca 12-18., B-ép., fszt 3., all its branches and locations (Offices), during its opening hours, where the Client's complaint is recorded by the Company's staff and a copy of the report is provided to the Client.

The exact address and opening hours of the offices can be found on the Company's website.

##### b) on phone:

The Client can make a complaint by calling 06(1) 617 5251 on working days between 8:00 a.m. and 4:00 p.m. In the event of a verbal complaint made by telephone, the Company makes an audio recording of the Client's complaint, which it keeps for 5 years. The Company is obliged to inform the Client about this at the start of telephone administration.

### 2. Written complaint

#### 2.1. The Client can make a report:

- a) in person or through a document handed over by someone else;
- b) by post addressed to the headquarters of Maalbeck Kft (1047 Budapest Attila utca 12–18., B. ép. fsz. 1. ajtó)
- c) by telefax on 06(1) 617 5264 number, addressed to the Company
- d) by electronic mail to [info@maalbeck.hu](mailto:info@maalbeck.hu)

#### 2.2. The Client can act through an authorized representative:

If the Client acts through a representative, the power of attorney must be in a public or private document with full probative value, and the statutory requirements must be met and comply with CXXX of 2016 on the Code of Civil Procedure Act and CCXXXVII of 2013 on credit institutions and financial enterprises.

### III. Investigation of the complaint

#### 1. General rules

1.1. The investigation of the complaint is free of charge, so the Company does not charge a separate fee. The complaint is investigated taking into account all relevant circumstances.

1.2. During the handling of complaints, the Company is obliged to act in such a way as to avoid the development of a legal dispute to the extent possible under the circumstances.

#### 2. Verbal complaint

2.1 The Company will immediately examine the verbal complaint and remedy it as necessary.

In the event of a verbal complaint made over the phone, the Company is obligated to proceed as is typically expected in the given situation in order to have the customer service clerk connect immediately within five minutes of the successful recovery of the initial call.

If an immediate investigation of the complaint is not possible, our Company will record a report. In the case of a complaint made by telephone, the Company will ensure that the audio recording is played back at the Client's request and will provide the certified minutes of the audio recording or a copy of the audio recording free of charge within 25 days.

2.2. If the client does not agree with how the complaint is being handled, the company will document a report and its stance on it and hand it over in case of verbal complains. If the complaint is provided over the phone, the company will give the Client a copy of the complaint and its argued stance within 30 calendar days after the company accepts it.

2.5. The following information and important details related to the complaint are documented in the report:

- a) Client's name
- b) Client's residential address, registered office and, if necessary, mailing address,
- c) the place, time and method of presenting the complaint,
- d) a detailed description of the Client's complaint, with the objections affected by the complaint being recorded separately, in order to ensure that all objections contained in the Client's complaint are fully investigated,
- e) the exact indication of the transaction affected by the complaint,
- f) list of documents and other evidence presented by the Client,
- g) if immediate investigation of the complaint is not possible, the signature of the person taking the report and the Client,
- h) the place and time of recording the report,
- i) the name and address of the service provider affected by the complaint.

2.6. If the complaint is rejected, the Company will inform the Customer in its response of the legal remedies (which are also contained in Chapter V of these Regulations) and will also provide the contact information and mailing address of the relevant authorities and bodies.

### 3. Written complaint

3.1. The management of the Company is entitled and obliged to supervise and respond to the investigation of Clients complaints. The Company will send the Client a reasoned position regarding the written complaint within 30 calendar days of its recipience.

## IV. Data that can be requested from the Client during complaint handling

1. In particular, the Company may request the following information from the Client during complaint handling:

- a) His/her name,
- b) contract number or customer number,
- c) residential address, registered office, mailing address,
- d) phone number,
- e) method of notification,
- f) product or service affected by the complaint,
- g) complaint description, reason,
- h) Client's (compensation) claim,
- i) copies of documents in the Client's possession necessary to support the complaint, which are not available at the Company,
- j) power of attorney valid in the case of a Client acting by a representative,
- k) other data necessary to investigate and respond to the complaint.

2. Information freedom and the right to self-determination under CXII of 2011 must be managed in compliance with the law's provisions.

## V. Obligation to provide information related to Complaint Management

1. A client who is not an end user may go to court if the complaint is denied or if the 30-day legal response deadline for the complaint's investigation has passed without a resolution. If there is no arbitration clause, they may go to the regular court listed in their individual contract; if not, they may go to a court with jurisdiction under the Civil Procedure Code (in Act CXXX of 2016).

2. The competent courts provide information regarding the use of the courts, their detailed procedural rules, and procedural costs.

## VI. Registration of the complaint

The Company keeps records of the complaints received, as well as the measures taken to settle and resolve them, which are recorded and processed in the Company's computer system for this purpose. Each report has a separate identifier so that it can be retrieved at any time upon the Client's request. The following are recorded in the complaint management system:

- a) description of the complaint, indicating the event or fact that is the subject of the complaint;
- b) the date of filing the complaint;
- c) a description of the measure to settle or resolve the complaint, and in case of rejection it's reason for refusal;
- d) the deadline for the completion of the measure according to point c) and the name of the person responsible for the implementation;
- e) the date of the response to the complaint.

The complaint and the company's answer are retained for five years and are presented upon the Hungarian National Bank's (MNB) request.

The regulations are in effect: since 19.03.2024 until withdrawn.

Budapest, 19.03.2024.