

CORPORATE CLIENTS' COMPLAINTS HANDLING POLICY AT BGŻ BNP PARIBAS S.A. (refers to services provided by Raiffeisen Polbank as part of business activity taken over by Bank BGŻ BNP Paribas S.A.)

Definitions of terms used in the Policy:

Bank – Bank BGŻ BNP Paribas S.A.;

Client – a natural person, a legal person or an unincorporated entity with legal capacity, which uses services provided by the Bank and files a Complaint;

Complaint – Client's notice addressed to the Bank, in the form specified herein, in which the Client notifies the Bank of its objections regarding banking activities, brokerage activities or other services provided by the Bank;

R-Online Biznes - online banking system that enables communication with the Bank, including in respect of Complaints made, whose operating principles are laid down in the the Rules of Use of R-Online Biznes Online Banking System.

Payment Instrument - a card, contactless sticker or other personalized device, as well as a set of procedures agreed by the Client and the Bank, including the R-Online Biznes, used by the Client to make a payment order;

Branch - an organizational unit of the Bank dealing with direct Client service;

Policy - Corporate Clients' Complaints Handling Policy at Bank BGŻ BNP Paribas S.A.(refers to services provided by Raiffeisen Polbank as part of business activity taken over by Bank BGŻ BNP Paribas S.A.);

Business Service Zone – a Bank unit responsible for handling complaints of the Bank's Corporate Clients and dedicated to provide services to the Bank's Clients via telephone channels, the phone number of which is available on the Bank's website at: www.raiffeisenpolbank.com,

Payment Transaction - each deposit, withdrawal or transfer of funds from the card account (transfer instruction from the card account, made using the Payment Instrument, non-cash payment for purchased goods, services or cash withdrawal using the Payment Instrument, or cash or cashless deposit to the card account);

Agreement - an agreement between the Client and the Bank with respect to any banking product.

§ 1. Place, form and time for submitting complaints

1. The Client may submit complaints orally, in writing or electronically.

2. A Complaint may be submitted orally in person during the Client's visit to the Branch or via the Business Service Zone.
3. The Bank reserves the right to record telephone conversations in which complaints are made.
4. A Complaint in writing may be made directly to the Bank Branch or delivered by post at the address of the Bank: 01-211 Warszawa, ul. Kasprzaka 10/16.
5. A Complaint may be submitted electronically:
 - a) through R-Online Biznes
 - b) via e-mail at: reklamaciekorporacyj-ne@raiffeisen.pl
6. At the Client's request, the Bank confirms receipt of the Complaint (if it has been delivered otherwise than by mail or courier) as follows:
 - a) by delivering a copy of the Complaint bearing the date of receipt and a signature of the Bank's employee – for Complaints made in person;
 - b) by reading out the content and number of the Complaint to the Client – for Complaints made orally or through the Business Service Zone;
 - c) by sending a feedback for Complaints made through R-Online Biznes or other means of distance communication;
7. If a Complaint is made orally at the time of visiting a Branch of the Bank, the Bank shall draw up a document containing a statement of the complaining Client. The document should specify the date and place of drawing up the document and the name and signature of a person acting on behalf of the Bank for the purpose of drawing up the document.
8. The Complaint should be submitted as soon as possible after the Client becomes aware of the occurrence of objectionable circumstances in order to enable the Bank to properly handle the Complaint. An agreement concluded with the Client may specify a period within which a Complaint should be filed.
9. A complete Complaint should include:
 - a) the Client's name or business name and place of residence or registered office;
 - b) designation of the subject matter of the Complaint by stating objections raised by the Client in respect of banking, brokerage activities or other services provided by the

- Bank;
 - c) statement of facts in support of the Complaint,
 - d) the remedy sought by the Client from the Bank, and in the case of monetary claims, the amount sought;
 - e) signature of the complaining Client if the Complaint is made in writing;
 - f) additional documents necessary for the Complaint to be further handled.
10. The Complaint submitted must be accompanied by all information and/or documents forming the basis for the Complaint. In the case of questions regarding the scope of information required for the Complaint handling process, please contact the Bank through the Business Service Zone.
11. The Client is obliged to cooperate with the Bank in handling the Complaint, in particular to promptly provide additional documents or statements requested by the Bank, as well as additional clarifications regarding the Complaint. A Complaint made by the Client who has not concluded an agreement with the Bank should also include the Client's mailing address, telephone number and e-mail address.
12. Complaints that do not contain particulars which allow for the complaining Client to be identified shall be disregarded.

§ 2. Rules for accepting complaints regarding payment transactions

1. A Complaint regarding Payment Transactions should contain the following particulars:
 - a) the Payment Transaction date;
 - b) the Payment Transaction amount and currency;
 - c) the venue where the Payment Transaction was effected;
 - d) the exact reasons for filing the Complaint,
 - e) evidence that the Payment Transaction complained has been effected.
2. If the Complaint concerns an unauthorized transaction made with a Payment Instrument, the Client shall promptly deliver to the Bank:
 - a) a letter stating the circumstances of loss, theft, misappropriation of card or theft of card data;
 - b) certificate issued by the police as evidence of reporting theft, misappropriation of the Payment Instrument or data enabling validation of the Transaction using a Payment Instrument;

- c) the Card in the case of suspected theft of the Card data.

§ 3. Time for Complaint handling and method of notifying Clients of the Complaint handling result

1. Once the Client submits a Complaint, the Bank shall handle such Complaint and reply to the Client:
 - a) in writing, by sending a reply to the last known address provided to the Bank by the Client as the address for service,
 - b) electronically, by sending a reply via ROnline Biznes
2. The Bank shall provide a reply to the Complaint promptly, but no later than within 30 days from the date of receipt of the Complaint.
3. In particularly complex cases which prevent the Bank from handling the Complaint within the period specified in point 2, the Bank shall notify the Client, in writing, of the reasons for delay, circumstances which must be investigated into before the case is resolved, and the expected date of handling the Complaint.
4. The time for the Complaint handling cannot exceed 60 days of the Complaint being submitted to the Bank.
5. If a Complaint is submitted by the Client other than a natural person, the Bank may reply by phone through the Business Service Zone or by e-mail, provided that Client submit a declaration of acceptance of such form of response by a non-natural person. The Bank reserves the right to record telephone conversations with the Client.
6. If a Complaint is submitted by the Client, the Bank may decide to temporarily credit an account with the amount complained of, immediately after the Complaint is received. If the complaint handling process demonstrates that the Complaint is groundless, the Bank shall have the right to debit the account with the amount complained of, adjusted by the amount of interest due to the Bank.
7. If the Complaint proves grounded, the Bank shall credit an account with the value of the transaction complained of plus fees and commissions due, subject to point 6 above.

§ 4. Amendments to the Policy

1. The Bank is authorized to amend this Policy in the instances and the manner proper for amending the Agreement or policies of which this Policy form an integral part.

§ 5. Additional provisions

- 1 If the Bank refuses to accept a Complaint or if a Complaint is handled otherwise than requested by the Client, the Client may request the Bank to re-handle the same within 30 days of receipt of a response to the Complaint.
- 2 The Customer being a natural person has the right to apply to the financial Ombudsman for the review of the Customer's complaint or for non-court dispute solution under the terms and conditions set out in the Act of 5 August 2015 on the review of complaints by financial market entities and on the Financial Ombudsman.
- 3 Bank BGŻ BNP Paribas S.A. is supervised by the Polish Financial Supervision Authority.
- 4 The Client may contact the Bank seeking information on the current status of the Complaint handling process. Such information may be sought from the Bank's Branch or via Business Service Zone.
- 5 This Policy shall take effect as of 1 November 2018.