

## The Complaint handling process within BNP Paribas Bucharest Branch

At BNP Paribas SA Bucharest Branch, we commit to listen to what clients tell us, whether they are expressing their satisfaction or make a complaint.

### What is a Complaint?

A “complaint” is a declaration of dissatisfaction expressed by a client of the Branch in a form mentioned herein about its services, products, people or processes.

### How to make a Complaint?

A complaint may be formulated in writing, in any of the following forms (letter, email, and fax ) or orally (in which case it must be followed by a traceable written document so it can be processed in the same way as a written complaint).

You may express your discontent through any of the following channels available to you, such as:

- Directly through a link in the Centric application;
- To your usual points of contact: (Relationship Manager, Client Service Desk team, Cash Management team);
- To the management of BNP Paribas, the business line or the entity;
- Through our generic email / phone number / fax number / address, as described below.

When addressing a complaint to us, we kindly ask you to provide us with the following information:

- identification data (your name, company’s name, phone and/or email address);
- The quality of the person raising the complaint;
- The subject of the complaint (service/product/ process the type and details of the transaction/service performed);
- The request and the legal reasons for your claim, including any document that could support the quick resolution of the claimed situation

In case of oral complaint, the Bank draws the attention of the complainant to the availability of this Complaint Handling Process, and provides time and relaxed environment for its consideration. The Bank confirms all written complaints after receipt, within 2 working days, and provides information on the complaint handling process.

The bank makes available for our customers to issue their oral or written complaints through the below detailed contact channels.

- *In person, at our branch location from Bucharesti, Sos Pipera 46D-46E-48, Oregon Park, Building C, 6th floor;*
- *By post/courier, to the address:*
  - *BNP PARIBAS SA Paris Bucharest Branch*
  - *Sos Pipera 46D-46E-48, Oregon Park, Building C, 6th floor, Bucharest, Romania*
- *By phone, at +40 21 4011700;*
- *By fax, at +4021 4011718;*
- *By email, at [csd\\_romania@bnpparibas.com](mailto:csd_romania@bnpparibas.com);*

The Bank accepts written complaints sent electronically on an ongoing basis, with alternate facilities in case of any malfunction.

## Handling the Complaint

Once clarified the purpose of the request, the resolution experts team members work together:

- to define the complaint's root causes;
- to define the solution;
- to implement the corresponding action plan, not exceeding the timeframe of 15 working days between the date of receipt of the complaint and the forwarding of an answer to the client, through a letter or email.

In exceptional cases, when a response cannot be given in 15 working days due to reasons independent of the Bank's will, the Bank will send an interim response, clearly indicating the reasons why the response will be late and precising the timeframe when the Client will receive a final answer. In any case, the deadline for receiving a final answer will not exceed 35 working days since the date of the Complaint.

In case you are not satisfied with the response received, you can reach to a competent authority as per the details below or to alternative resolution entities as per law 192/2006, with further amendments.

BNR: National Bank of Romania

- Strada Lispcani nr.25, sector 3, Bucuresti:
- Phone no: 0040213130410

ANAF: Autoritatea Nationala de Administrare Fiscala

- Str. Apolodor nr. 17, Sector 5, București – 050741
- Phone: 0040213199750