

## **Complaints handling process**

A **complaint** is a request or dissatisfaction **made in written**, sent to the Bank by mail or by electronic mail or through an on-line system, where the complainer (Retail customer or legal entity) expresses his discontent related to Bank's products, services or situations that appears in the relationship with the Bank.

### **1. How can I address a complaint?**

- In any GARANTI BBVA branch;
- At [contact@garantibbva.ro](mailto:contact@garantibbva.ro);
- At [reclamatiiimifid@garantibbva.ro](mailto:reclamatiiimifid@garantibbva.ro) , dedicated email address for MiFID II customers;
- On the dedicated form available on [www.garantibbva.ro](http://www.garantibbva.ro);
- By mail addressed to our Head Quarter:

#### **Garanti Bank S.A.**

5 Fabrica de Glucoza Street  
Novo Park 3 Business Center  
F Building, 5<sup>th</sup> and 6<sup>th</sup> floor  
Sector 2, Bucharest

### **2. What information is necessary for complaint analysis?**

In order to facilitate the complaint's analysis and a faster answer, please send us from the very beginning the complete identification data (name and surname/ company name, Personal Identification Number/ Fiscal number) and contact data (phone number, email), in case we need to request you supplementary details. Also, please provide as many details possible about the issue you are complaining, together with justifying documents, if the case.

The personal data we request are necessary in order to solve your complaint. Information related to data processing and about your rights related to data processing is available below, in the chapter "Data processing for complaints recording and solving".

In case you don't provide necessary information in order to analyze the complaint and provide an answer, we will require supplementary clarification. Please don't address anonymous complaints and don't use indecent language.

Complaints may be formulated by you directly or through a legal representative or empowered person, conditioned that we are presented together with the empowerment documents.

### **3. Answer time**

All the complaints received are answered in 30 days, unless the law is not stipulating differently. Although we want to provide an answer as soon as possible, there are situations that require complex investigations, access to archived documents, which may prolong the verification and answer time. In case we cannot respect the legal answer time, we will inform you about it. After finalizing the investigations necessary to clarify your complaint, we will formulate the final answer, to present our position and the actions we took.

When sending the complaint in electronic format (on Bank's email address), you will receive an automatic message, to confirm complaint receipt. For the complaints formulated in our Agencies, you may request a copy of your complaint, with registration number.

Until reception of the final answer, in case you want to check the status of your complaint, you can contact us in our Customer Communication Center, at one of the numbers below:

- 0800.80.12.34, toll free number from any fix telephony network in Romania
- 021.200.94.94, regular charge number from any network, available in Romania and from abroad.

*\* Daily schedule between 9.00 and 22.00 (To get in touch with an operator can access the branch 2 -4)*

### **4. Complaints handling process**

After complaints reception, on the channels mentioned above, we will investigate the complaint and if necessary, we will come back to you to request supplementary details.

We will formulate an answer and we will explain Bank's position, we will provide a resolution to your request or we will provide explanations according to your requests. In case we will take action to solve a situation or it is necessary to extend the answer time, you will be informed accordingly.

The answer will be sent to you attention, depending on the channel you used to formulate the complaint and your option. You have the possibility to receive it in a branch, at your correspondence address or by email. Please take into consideration that the answer will be sent only to a correspondence address or email that are recorded in Bank's system. In order to protect confidentiality and banking secret, we will not reply to email addresses that are not recorded in our evidence.

## 5. Alternative dispute resolution mechanism

In case you consider that we have not answered your complaint properly, you can appeal to alternative dispute resolution mechanism and to the competent authorities in the financial – banking sector, such as:

- ✓ *Banking Centre for Alternative Dispute Settlement (CSALB)* - <http://www.csalb.ro/>;
- ✓ *National Authority for Consumer Protection* - Bucharest, Bulevardul Aviatorilor nr. 72, sector 1, <http://www.anpc.gov.ro/>
- ✓ *National Bank of Romania (NBR)* – Bucharest, Strada Lipscani nr. 25, sector 3, [www.bnr.ro](http://www.bnr.ro)

## 6. Data processing for complaints recording and solving

GARANTI BANK SA, headquartered in Bucharest, no. 5 Fabrica de Glucoza, Novo Park 3, Business Center, Building F, 5th and 6 th floor sector 2, with Trade Register number J40 / 4429/2009, fiscal registration code 25394008, registered in the credit institutions register no. RB-PJR-40-066 / 2009 hereinafter referred to as "the Bank", processes your personal data provided on submitting the complaint, as follows:

Personal data processed: Name, Surname, Personal Identification Number (PIN), address, telephone number, email address, internal identification number of the customer and any other data provided to the Bank on the occasion of submitting the complaint.

- ✓ The purposes and bases of the processing. The recipients of personal data:

(i) In order to register your suggestion / complaint and to take steps to solve it, the Bank will process your personal data as follows:

- transmission of notifications / information in connection with solving the complaint / request;
- sending data to Turkey Garanti Bankasi A.Ş. (and any of its legal successors), a Turkish company, an indirect shareholder of the Bank, which manages its IT system;
- transmitting data to the contractual partners of the Bank (from Romania or abroad) in order to provide outsourced services, made for and on behalf of the Bank (e.g. transmission of notifications, archiving, customer service, etc.).

(ii) For the Bank's performance of legal obligations, such as:

- establishment of identity in order to fulfill the legal obligations of the Bank in the field of customer knowledge;

- transmission of information to law enforcement authorities to request and receive such information, for example courts of law, prosecutor's offices, bailiffs, the National Office for the Prevention and Control of Money Laundering (O.N.P.C.S.B.), tax authorities, notaries, authorities with supervisory and control role in banking, etc.;

(iii) In order for the Bank to exercise a legitimate interest, as follows:

- the transmission of personal data to the entities belonging to the Garanti group (all affiliated entities, as well as all direct and indirect shareholders of GARANTI BANK SA), formed at this time by: Garanti Holding B.V. and G Netherlands B.V. (The Netherlands), Garanti Bilişim Teknolojisi v Ticaret TAS., Turkey Garanti Bankasi AS (Turkey), Banco Bilbao Vizcaya Argentaria SA (Spain), Ralfi IFN SA, Motoractive IFN SA, Motoractive Multiservices SRL (Romania) for the legitimate purpose of consolidating consolidated supervision at group level, for example, analyzing the financial situation of entities in the group, identifying the risks associated with the group's activity, etc.)

- the use of data by the Bank for statistical purposes, subject to their pseudonymization.

✓ Transfer of personal data abroad

In fulfilling the above purposes, Garanti Bank SA will transfer personal data abroad only if an adequate level of personal data protection recognized by a European Commission decision such as the countries of the European Economic Area (EEA) is ensured in the recipient country).

In the absence of such a decision of the European Commission, the Bank may transfer personal data to a third country only if the person processing the data on behalf of the Bank provided adequate safeguards provided by law to protect personal data.

The Bank may be contacted to obtain additional information on the guarantees offered to protect the personal data in case of any transfer of data to foreigners through a written request to do so.

✓ The period of personal data storage

As long as you are a customer of the Bank, the Bank will store your personal data for the duration of our contractual relations and after the termination of these relationships for a period of maximum 10 years, taking into account that: the banking legislation on customer knowledge, the provisions of the

Accounting Law on keeping the supporting documents underlying the records in financial accounting, the need to protect / preserve the Bank's rights in a possible litigation;

Unless you are a Bank customer, the Bank will store your personal data for a period of 3 years considering the need to protect / preserve the Bank's rights in a possible litigation.

For the purpose of archiving the data under the National Archives Act and taking into account the applicable National Bank Archival Nomenclature (approved by the National Archives) and data processing by the Bank for statistical purposes, the data may be stored for periods longer than those indicated above.

✓ Your rights:

You will be able to exercise, in the cases and under the conditions provided by law, the following rights regarding the personal data processed by the Bank: the right to have access; the right of opposition; the right to data portability; the right to rectify the data; the right to delete the data (the "right to be forgotten"); the right to restrict data processing;

There may be situations where the Bank will not be able to respond to the data deletion request, namely:

- (i) in cases where the Bank has a legal obligation to store personal data;
- (ii) in cases where data is stored for purposes of archiving in the public interest or for statistical purposes;
- (iii) in cases where the data are necessary for the establishment, exercise or defense of a right in court.

The above-mentioned rights may be exercised by sending a request to GARANTI BANK S.A., at its headquarters, to any of the branches of the Bank, as well as by electronic means, by e-mail at [dpo@garantibbva.ro](mailto:dpo@garantibbva.ro), providing sufficient data to allow the Bank to identify the applicant.

The right to file a complaint to the personal data processing supervisory authority. In Romania, the complaint will be filed with the National Supervisory Authority for Personal Data Processing (A.N.S.P.D.C.P.), headquartered in Gheorghe Magheru Blvd. 28-30, Sector 1, postal code 010336, Bucharest, in the form of a written address, at the headquarters of the institution, or electronically, at the e-mail address [anspdcp@dataprotection.ro](mailto:anspdcp@dataprotection.ro).

Thank you!