

Please read carefully and keep this notice, which contains detailed information on the specificities of telesales.

Considering that the joining of the group insurance is not made by personal request, it is considered to be a telesales contract, as the joining is not conducted in the simultaneous presence of the consumer and the insurer. The provisions of Act XXV of 2005 on the Distance Marketing of Consumer Financial Services (Distance Marketing Act) contain the following provisions on pre-contractual information and the exercise of the consumer's right of termination, which are in the interest of the consumer. In this context, we inform you of the following:

1. INSURER'S DETAILS

Company name:	Alfa Vienna Insurance Group Biztosító Zrt.
Registered office:	Üllői út 1, H-1091 Budapest, Hungary
Postal address:	Alfa Vienna Insurance Group Biztosító Zrt., Contact Center, P.O. Box 22, H-9401 Sopron, Hungary
Company registration number:	01-10-041365
Phone:	(+36) 1-477-4800
Fax:	(+36) 1-476-5710
Core activity:	insurance
Electronic availability:	alfa.hu/irjonnekunk
Supervisory authority:	Magyar Nemzeti Bank
Supervisory authority's registered office:	Krisztina krt. 55, H-1013 Budapest, Hungary

Customer services

In person: at all the premises of the Insurer open to customers (Central Customer Service Office, Sales Contact Points) during their opening hours.

By phone: (+36) 1-477-4800. (On the above phone number, which can be called from Hungary and also from abroad, our colleagues receive calls on Thursday from 8.00 to 20.00, on other working days of the week from 8.00 to 16.00).

The addresses and opening hours of the offices and the opening hours of the telephone customer service can be found on the following link: alfa.hu/ugyintezes/elerhetosegek.html

Publication of the annual report

The Insurer is required to publish annual reports on its solvency and financial status. The mandatory content of the report on 2016 will be accessible first in 2017 on the Insurer's website at (alfa.hu).

2. DEFINITIONS

Consumer: the natural person to whom the service is provided for purposes outside the scope of their self-employment and economic activity who joins the group insurance.

Telecommunication device: any device capable of making a statement of joining in the absence of the parties in order to establish an insurance relationship.

Information in conformity with the law: this notice and the terms and conditions of the group insurance contract in conformity with Act XXV of 2005 on the Distance Marketing of Consumer Financial Services.

3. DETAILS OF THE INSURANCE SERVICE

Information on the essential features of the insurance service and the rules of the insurer's performance is provided in the contract conditions.

The consumer is not liable to pay any other charges other than those notified at the time of joining.

There is no additional cost to the consumer for the use of the telecommunication device related to the establishment of the insurance relationship. The consumer is entitled to change the type of telecommunication device chosen if this is compatible with the contract concluded and the nature of the service.

4. RIGHT TO CONCLUDE AN INSURANCE LEGAL RELATIONSHIP

In addition to the right of termination indicated in the insurance terms and conditions, the consumer has the right to withdraw from the group membership without giving any reason within 14 (fourteen) calendar days from the date of joining, excluding deferred risk cover. Cancellation may be made via an e-mail sent to the e-mail address cancel@platformpartners.vig.

Membership in the group will be terminated retroactively to the date of joining.

Sziget Kulturális Menedzser Iroda Zrt. is obliged to refund the paid fee to the consumer within 30 (thirty) days after receipt of the cancellation notice.

The deadline for exercising the right to withdraw from group membership may vary as follows:

- If the telecommunication device does not allow for the consumer to be informed in advance and the consumer therefore receives the information required by law only after joining, the 14 (fourteen) day period for cancellation of group membership starts from the date of receipt of the information.
- If, when making the declaration of joining or immediately after making the declaration of joining, the insurer
 - does not provide the consumer with any information;
 - does not comply with its obligation to provide information with the correct content;
 - fails to inform the consumer of their right to withdraw from the 14 (fourteen) day group membership, the conditions, method and consequences of exercising this right of withdrawal, and the address to which the consumer must send their notice of withdrawal

the consumer may exercise the right to withdraw from the group membership within 14 (fourteen) days of receipt of the information in accordance with the law, but not later than the expiry of a limitation period of 1 (one) year from the date of joining.

The consumer does not have the right to terminate the contract, *inter alia*

- travel and baggage insurance or other similar short term insurance of a duration not exceeding one (1) month;
- after the contract has been performed in full by both parties, if this is at the express request of the consumer.

5. COMPLAINT MANAGEMENT

The Insurer shall ensure that the customer and consumer representative bodies (hereinafter together for the purposes of this point: the customer) may make a complaint orally or in writing about the conduct, activity or omission of the Insurer, the agent acting on its behalf or, in relation to a given product, the person acting as an additional insurance intermediary on its behalf, as set out below.

The Insurer's "Complaints Handling Policy" is available and can be viewed at our Customer Service Office in Budapest, at our Sales Points or on the Insurer's website: alfa.hu/ugyintezes/panaszbejelentes.html

Options for reporting complaints:

Customers may make oral complaints in person or by telephone:

- a) **in person:** at all premises open to customers

Central Customer Service Office

Registered office: Üllői út 1, H-1091 Budapest, Hungary

Postal address: Alfa Vienna Insurance Group Biztosító Zrt., Complaints and Priority Case Management Group
P.O. Box 22, H-9401 Sopron, Hungary

Opening hours: Monday, Tuesday, Wednesday and Friday 8.00–16.00, Thursday 8.00–20.00

Points of sales

Address list: alfa.hu/ugyintezes/ertekesitesi-pontok-ugyfelszolgalati-iroda.html, during the opening hours indicated in the link.

- b) **by phone:** (+36) 1-477-4800, also from abroad, on Thursday from 8.00 to 20.00, on other working days of the week from 8.00 to 16.00.

Through the telephone customer service, the insurer's employees personally answer customer complaints during opening hours.

The insurer strives to ensure that in the case of customer complaints by telephone, calls are answered and handled within a reasonable waiting time. As part of this, it will act as expected from an Insurer in the situation to ensure a live voice call within five (5) minutes of the time when the call is successfully connected.

Customers can submit written complaints via the following channels:

- a) **in person** or in a document submitted at premises open to customers in person or by a representative:

Central Customer Service Office

Registered office: Üllői út 1, H-1091 Budapest, Hungary

Postal address: Alfa Vienna Insurance Group Biztosító Zrt., Complaints and Priority Case Management Group
P.O. Box 22, H-9401 Sopron, Hungary

Opening hours: Monday, Tuesday, Wednesday and Friday 8.00–16.00, Thursday 8.00–20.00

Points of sales

Address list: alfa.hu/ugyintezes/ertekesitesi-pontok-ugyfelszolgalati-iroda.html, during the opening hours indicated in the link.

- b) **by post:** Alfa Vienna Insurance Group Biztosító Zrt., Complaints and Priority Case Management Group
P.O. Box 22, H-9401 Sopron, Hungary

- c) **by fax:** (+36) 1-476-5791,

- d) **electronically** through alfa.hu/ugyintezes/online-panaszbejelentes.html link online or on the complaint form at alfa.hu/ugyintezes/panaszbejelentes.html or by email sent to panasz@alfa.hu.

- e) **on data processing matters electronically** at alfa.hu/adatvedelem or by e-mail sent to adatvedelem@alfa.hu.

6. REDRESS FORUMS

In the event that the complaint is rejected, partly or entirely, or the 30-day legal deadline for investigating a claim passes with no effect, customers deemed as consumers may apply to the following forums for legal remedy.

6.1. Remedies available to customers who are consumers*

Customers deemed as consumers: a natural person acting towards goals outside their own occupation and economic activities.

In the case of a legal dispute relating to the execution, validity, legal effects and termination of the contract or breach of contract and its legal effects, proceedings before the Financial Arbitration Board may be instituted, or the case may be brought to court by the customer according to the rules of civil procedure.

Financial Arbitration Board

Registered office: Magyar Nemzeti Bank, Krisztina krt. 55, H-1013 Budapest, Hungary

Customer service: Krisztina krt. 6, H-1122 Budapest, Hungary

Postal address: Magyar Nemzeti Bank, P.O. Box 172, H-1525 Budapest, Hungary

Phone: (+36) 80-203-776

E-mail address: ugyfelszolgalat@mnbb.hu

For more information visit the following website: <https://www.mnbb.hu/bekeltetes>

Alfa Vienna Insurance Group Biztosító Zrt. has not made a general declaration of submission to the Financial Arbitration Board.

If the Insurer has not made a declaration of submission, but the customer's application is well-founded and the customer's claim to be enforced as a consumer does not exceed HUF two million, either in the application or at the time of the decision to impose an obligation, the FAB may issue a decision to impose an obligation.

Court

After submitting a complaint to the Insurer, the customers may seek legal remedy at the court of competent jurisdiction (www.birosag.hu).

The consumer may initiate a consumer protection control procedure with the Magyar Nemzeti Bank in the event of a breach (or presumed breach) of the consumer protection provisions relating to the conduct, activity or omission of the Insurer pursuant to Act CXXXIX of 2013 on the Magyar Nemzeti Bank.

Magyar Nemzeti Bank (National Bank of Hungary)

Registered office: Magyar Nemzeti Bank, Krisztina krt. 55, H-1013 Budapest, Hungary

Customer service: Krisztina krt. 6, H-1122 Budapest, Hungary

Postal address: Magyar Nemzeti Bank, P.O. Box 777, H-1534 Budapest BKKP, Hungary

Phone: (+36) 80-203-776

Financial customer protection e-mail address: ugyfelszolgalat@mnbb.hu

For more information visit the following website: www.mnbb.hu/fogyasztovedelem.

Customers deemed as consumers may request a "Request" document to be sent, serving as a basis for instituting a procedure at the Financial Arbitration Board/Financial Consumer Protection Centre.

The form may be requested as follows: Phone: (+36) 1-477-4800

By post: Alfa Vienna Insurance Group Biztosító Zrt.
Complaints and Priority Case Management Group
P.O. Box 22, H-9401 Sopron, Hungary

By e-mail: panasz@alfa.hu

The Insurer will send the form by e-mail or by post in a verifiable manner, free of charge, as requested by the customer.

The Insurer makes such forms available on its website at alfa.hu and at its premises open for customers.

Online dispute resolution platform

A platform for the out-of-court settlement of disputes between consumers residing in the European Union and service providers established in the European Union in relation to obligations arising from online service contracts, including consumer financial disputes arising from online contracts.

Consumers can use an online dispute resolution platform to initiate an online out-of-court settlement of their dispute with a dispute resolution forum of their choice. In Hungary, the Financial Arbitration Board is authorised to settle consumer financial disputes.

Website of the online dispute resolution platform: <http://ec.europa.eu/odr>

6.2. Remedies available to customers who are not consumers

After submitting a complaint to the insurance company, clients not deemed as consumers may seek legal remedy at the court of competent jurisdiction (www.birosag.hu).

6.3. Remedies available in the case of complaints concerning the processing of data by the Insurer

In the case of a data protection complaint concerning the processing of data by the Insurer, if the customer does not agree with the response given by the Insurer to the data processing complaint, the customer may within 30 days turn to court or, if the complaint relates to the refusal of the Insurer to provide information, rectification, blocking or erasure in connection with data processing, to the National Authority for Data Protection and Freedom of Information.

Hungarian National Authority for Data Protection and Freedom of Information

Registered office: Falk Miksa u. 9-11, H-1055 Budapest, Hungary

Postal address: P.O. Box 9, H-1363 Budapest, Hungary

Phone: (+36) 1-391-1400

E-mail: ugyfelszolgalat@naih.hu

For more information please visit the following website: www.naih.hu.