

KBC Merchant Services

Complaint handling

The owners and management of the KBC Merchant Services (registered office at Havenlaan 2, 1080 Brussels, Belgium, Belgian VAT number: 1014.238.829, hereinafter referred to as the Company), which is the Belgian branch of the K&H Payment Services Ltd. (registered office at 1095 Budapest, Lechner Ödön fasor 9, Hungary, EU VAT number: HU17780120, company registration 01 09 338123)

We inform our valued customers of the process for submitting a complaint related to the service, conduct, activity or an omission by the Company. Our goal is to ensure that every complaint reaches us as quickly and easily as possible, in order to facilitate the rapid and effective resolution of the matter. Within our complaint-handling procedure, we strive to respond to complaints as quickly as possible and to resolve the issue to the satisfaction of our customers.

Please note that we do not regard as complaints any request by customers for general information, an opinion or a position statement from the Company nor do we regard applications for special consideration to be complaints. Inquiries related to the Company's data processing activities are governed by the [Privacy Statement](#) published on the Company website.

How to file a complaint

Written complaints may be submitted:

- via KBC Merchant Zone, using the "contact us" module (select 'Complaint' as a main category).
- by email, sent to the Company's email address: complaints.merchantservices@kbc.be.

Complaint registration

- the description of the complaint, including a description of the relevant event(s) or fact(s)
- the submission date of the complaint
- the description of the action taken to settle or resolve the complaint (and in the event of rejection, the reasons for such rejection)
- the deadline for the action to be taken and the name of the person responsible for implementation
- the date of response to the complaint, the mailing date of the response letter

The Company will retain the complaint, any relevant data and its response for five years.

Investigation of a complaint

We make every effort to resolve every issue brought to our attention as soon as possible. Complaints are investigated free of charge, and we take all relevant circumstances into account in such investigations.

Where complaints are related to payment services, we will send you our response within 15 (fifteen) business days of the complaint submission date. If it is not possible to respond to all of the claims in a complaint within 15 (fifteen) business days for a reason not attributable to the Company, we will send you an interim response that includes the reasons for the delay of the full response as well as a deadline for our final response. Nevertheless, we have an obligation to send our final response no later than on the 35th business day after the complaint is made.

Our response to any written complaint not related to payment services, will include reasons and be sent to the Customer within 30 days of the submission of the complaint.

We may also request the following data from you during the complaint handling process:

- name
- merchant ID
- POS terminal ID
- registered office address
- mailing address
- phone number
- preferred method of communication
- product or service involved in the complaint
- description and cause of the complaint
- your claim
- copies of the documents in your possession that are required to support the complaint but that are not available to the Company
- in the case of representatives of our customer, a valid authorisation
- any other data relevant for the purposes of the investigation and response to the complaint.

The Company processes the data of customers submitting a complaint in compliance with applicable regulations.

How to take your complaint further

If you are not satisfied with our response, you can contact the Belgian the ombudsman in financial conflicts (Ombudsfijn). These impartial, external services are provided free of charge and with utmost discretion.

You can approach the Ombudsfijn service for assistance only after their complaint has been handled by KBC Merchant Services Complaint Management and in the event that you remain dissatisfied with KBC Merchant Services' response or if you haven't received a reply within the above-mentioned deadlines.

Address: North Gate II Koning AlbertII-laan 8, PO Box 2, 1000 Brussels, tel.: 02 545 77 70

email: ombudsman@ombudsfijn.be

website: <http://www.ombudsfijn.be>

We hope that at no point will you feel compelled to make use of the complaint procedures described above, and that all our customers will remain satisfied with our banking services. However, if you do wish to file a complaint, we hope that you will find the above information helpful.