

COMPLAINTS MANAGEMENT PROCESS

B2KAPITAL FINANCE IFN S.A. – a non-banking financial institution, registered with National Bank of Romania, within General Registry of Non-banking Financial Institutions under number RG-PJR-41-110337/02.08.2018, as an entity conducting professional lending operations under the Law 93/2009 and NBR Regulation 20/2009 on Non-banking Financial Institutions: consumer loans, housing loans, micro-lending, financing of commercial transactions, factoring, financial leasing, issuance of guarantees.

Head Office: Bucharest, no. 4 Vasile Alecsandri street, (Landmark), Building C, 2nd floor, District 1.

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B2Kapital Finance IFN SA (**B2K IFN**) seeks to permanently improve the services and products offered to its customers. Therefore, **B2K IFN** emphasizes the application of the national regulations and international standards in matter for an optimal management of customers' petitions and complaints.

B2K IFN applies the following general principles for handling and solving complaints:

- Complaints handling with integrity and respect
- Transparency towards customers and appropriate informing of interested parties by providing necessary information regarding the way of managing and handling complaints
- Complaints management in a confidential manner
- Acting on a best effort basis in order to check in a detailed and objective manner any notified situation; checking relevant documents related to complaint handling considering both competent authorities' clarifications and input, as well as other interested parties' input
- Implementing necessary measures to correct internal processes in order to prevent further errors/failures while providing products/services
- Monitoring and regular control of complaints management process.

How are the complaints solved?

In case you want to make a complaint to B2K IFN or you want to make a suggestion for improving the quality of services, please send us a written notification in this regard.

- B2K IFN employees will analyze the clients' requests with the utmost diligence and will send the answers through the channels agreed with them within the legal deadlines, usually 15 calendar days from the date of receipt of the complaint, but not more than 30 days, in the case of individuals and maximum 30 days in case of a complaint received from a legal entity.
- All the answers to the complaints will be provided in written and will contain information on how they have been solved (confirmation of receipt of a complaint and the indicative deadlines for the solution, as well as informing the applicants about the solution stage).

What data is needed for handling a complaint?

For an adequate management of the complaints, it is necessary to properly identify any applicant / complainant regardless of how the complaint is transmitted to B2K IFN; for this reason, it is necessary to provide us with:

- **The minimum identification and contact details** (name, surname, date of birth, number of loan agreement, home address, telephone number, email address, if you wish to receive the answer through this channel and the correspondence address); in the case of legal persons: company name, CUI and registered office address).
- **The capacity in which the person is making the complaint** (client or authorized representative)
- **The object of the complaint** (the service / product / activity complained about or the information provided)
- **The interest of the complainant / claim** (if any).
- **Relevant documents or information** needed to resolve the complaint or petition.

What channels can you use to file a complaint or complaint?

The communication channels that you may use for submitting a petition or a complaint are:

- Email to: office@b2kapitalifn.ro
- Post mail to the B2K IFN head office indicated above in the preamble.
- By submitting it directly to the B2K IFN head office.

What can you do if you have not received an answer to your complaint or you are not satisfied with how it was solved?

In cazul in care nu ati primit un raspuns la sesizarea dvs., sau considerati ca raspunsul transmis de catre noi nu raspunde pe deplin cerintelor dvs. va puteti adresa ANPC - Autoritatea Nationala pentru Protectia Consumatorilor. To submit a complaint to ANPC you can directly access the dedicated link on our web page or you can access the official website of the authority at: <https://anpc.ro/>.

Processing of personal data in the process of complaints management

In the process of solving the claims B2K IFN processes the personal data collected or held for the purpose of analyzing the notification and formulating the response to the petitioners.

The legal grounds for processing this data are fulfilling some legal obligations, executing the credit agreement, communicating with you and the legitimate interests of B2K IFN.

More details on the data processing conditions can be found in our Data Protection Policy available also on the company's web page at: <https://b2kapitalifn.ro/wp-content/uploads/2020/04/DataPrivacy.pdf>.

Sincerely yours,

B2K IFN Team