

INFORMATION

about the products and services provided, the order and the way of receiving information, filing complaints, and objections from consumers and third parties

TBI Bank EAD has its registered office and address and correspondence address: Sofia, Republic of Bulgaria, 1421, Lozenets district, 52-54 Dimitar Hadjikotaev Str., UIC 131134023, licensed as a bank and respectively performing banking activity according to License № B 30 and orders RD 22 - 1067 / 13.08.2003, RD 22 - 1067 / 12.06.2007, RD 22 - 1560 / 20.07.2007, RD 22 - 2270 / 16.11.2009, RD 22 - 0451 / 28.02.2012 and RD 22 - 0451 22.10.2012 of the BNB, hereinafter referred to as the Bank.

The Bank has the right to provide its customers with the following products and services:

- deposit offering and granting of loans;
- performing payment services within the meaning of the Law on the Payment Services and Payment Systems;
- issuance and administration of other means of payment (traveller's checks and letters of credit);
- financial leasing;
- guarantee transactions;
- trading at own expense or on behalf of clients foreign currency and precious metals with the exception of derivative financial instruments on foreign currency;
- provision of services and / or performance of activities under Art. 5, para 2 and 3 of the Markets in Financial Instruments Act;
- money brokerage;
- acquisition of loan receivables and other forms of financing (factoring, forfeiting, etc.);
- issuance of electronic money.

I. Telephone numbers and e-mail addresses of the Bank for contact with consumers

Each user of the products and services offered by the Bank may use the following telephone numbers and e-mail addresses to contact an employee of the Bank to provide additional information about the products or services in question:

- | | |
|---------------|--|
| ➤ 0700 17 571 | ➤ info@tbibank.bg |
| ➤ *8242 | ➤ |
| ➤ | ➤ |

You may contact the Data Protection Officer using the following e-mail: dpo@tbibank.bg.

II. Procedure and method for filing complaints and objections to the Bank

TBI Bank EAD (the Bank) strictly follows the Complaints Procedure approved by the Management Board of the Bank. The Bank responds to the received complaints expertly and within a reasonable time, as described below. The priority of TBI Bank EAD is an excellent level of service, combined with the high quality of the products and services offered.

Each user of the products and services offered by the Bank or a third party has the right, if necessary, to file a complaint, or objection in writing in one of the following ways:

- by sending them by mail to the Head Office of the Bank: Sofia, 1421, Lozenets district, 52-54 Dimitar Hadjikitsev Str., or to submit the complaint in person at the same address or in any office / RWP / other location with an employee of the Bank;
- by sending them in electronic form through the form for submitting complaints on the official website of the Bank www.tbibank.bg/online-complaints or by e-mail: complaints@tbibank.bg

Any complaint, or objection must contain:

- Data for the identification of the complainant - full name/name, PIN, UIC, contract number, etc.
- Up-to-date feedback data - correspondence address, e-mail address, contact telephone number;

TBI Bank EAD is administrator of personal data in accordance with the Personal Data Protection Act and the European legal framework in this area. As a data administrator, the Bank processes the personal data provided only for the purposes of, and on the grounds related to the preparation of a response to the received complaint, and stores them for a minimum time in accordance with the principle of "restriction of storage".

The Bank shall respond to any duly filed complaint, or objection within the following time limits, which shall be determined depending on the type of issue raised and the time required for investigation and verification:

- up to 30 calendar days - for complaints related to violation of consumer rights in granting loans;
- up to 15 working days - for complaints related to violation of consumer rights in the provision of payment services (opening, closing, servicing bank accounts, debit and credit cards, internet / mobile banking);
- up to 60 calendar days - for complaints related to violation of the user's rights during processing of his/her personal data;
- up to 10 calendar days - for complaints related to violation of consumer rights in the provision of investment intermediation services;
- up to 14 calendar days - for complaints related to service in the office network;

- up to 14 calendar days for all other types of complaints.

All complaints of clients and third parties are processed at the Head Office of the Bank in order to properly establish all relevant data and information on the received complaints or objections and to prepare an objective response in easily understandable and accessible language.

Alternative Dispute Resolution Bodies:

If the Bank does not rule within the specified period, or if the decision does not satisfy the consumer, the dispute may be referred to the following bodies for alternative dispute resolution, determined by order of the Minister of Finance and all located at: Sofia 1000, 4A Slaveykov Square, tel. 02/9330 565 and with the Internet address: <https://kzp.bg/>:

- The Bank as a creditor - "Conciliation Commission for Dispute Resolution in the Field of Financial Services, Including in the provision of Distance Financial Services related to the Provision of Consumer and Mortgage Loans";
- The Bank as an insurance intermediary - "Conciliation Commission for Dispute Resolution in the Field of Insurance and Insurance Mediation, including the Provision of Distance Financial Services in These Sectors";
- The Bank as a provider of payment services - "Conciliation Commission for Payment Disputes at the Consumer Protection Commission";
- The Bank as an investment intermediary - "Conciliation Commission for Dispute Resolution in the Field of Activities and Services under Art. 5, para. 2 and 3 of the Markets in Financial Instruments Act and of the activities and services under Art. 86, para. 1 and 2 of the Law on the activity of collective investment schemes and other collective investment undertakings, including in the provision of distance financial services, in these sectors"

III. Filing complaints with competent institutions

Each user of the products and services offered by the Bank has the right, in the presence of data for violation, to file a complaint, objection or complaint directly to the competent institution, controlling the relevant activity performed by the Bank, as follows:

- **Bulgarian National Bank**, address for correspondence: Sofia, 1000, 1 Knyaz Alexander I Square and internet address: <http://www.bnb.bg> - in case of violations of the rules for performing banking activity (deposit collection, lending, payment services, sending information to the Central Credit Register, etc.);
- **Financial Supervision Commission**, with address for correspondence: Sofia, 1000, 16 Budapest Str. And internet address: <http://www.fsc.bg/> - in case of violations of the rules for investment intermediation;

- **Commission for Personal Data Protection**, with address for correspondence: Sofia 1592, 2 Prof. Tsvetan Lazarov Blvd. and internet address: <https://www.cdpd.bg/> - in case of violations in connection with the processing of personal data;
- **Consumer Protection Commission**, with address for correspondence: Sofia 1000, 4A Slaveykov Square, tel. 02/9330 565 and internet address: <https://kzp.bg/> - in case of violations of consumer rights;
- **Commission for Protection against Discrimination**, with address for correspondence: Sofia 1125, 35 Dragan Tsankov Blvd. and internet address: <https://www.kzd-nondiscrimination.com/> - in case of violations of the rules for protection against discrimination;
- **Commission for Protection of Competition**, with address for correspondence: Sofia 1000, 18 Vitosha Blvd. and internet address: <http://www.cpc.bg/> - in case of violation of the rules for free competition.