

Complaints Handling Policy

Valid from 01.10.2016 until recalled.

DEAR CUSTOMER!

Golden Life Trading S.L.'s (henceforth company) goal is that its customers are satisfied with its services and administration in every respect. Every feedback is important for us to continuously improve the level of our services and thereby to increase the satisfaction of our customers – whether its positive or negative feedback, which you share with us about our services, procedures, employees or about our company.

Our company handles incoming complaints from our customers uniformly according to the valid law regulations.

The company ensures that customers can place its complaint in person, via telephone, email, or mail or in a form of a written document handed over by a third party about the company's behavior, actions, or neglect.

I. TO HANDLE COMPLAINTS AND CRITICS IN AN APPROPRIATE MANNER WE FOLLOW THE BELOW COMPLAINT HANDLING POLICY AND PROCEDURE.

Taking into consideration every incoming critics and complaints we strive to improve the quality of our services and we are committed to raise our customers satisfaction. Handling the complaints in a fast and effective manner adds to this.

The company immediately investigates the verbal complaint incl. the personally placed ones and in case of necessity remedies it. In case the immediate investigation of the complaint is not possible, or the customer does not agree to the way of the complaint handling, the company registers the complaint and its view of the complaint and gives a copy of the registration to the customer.

The complaint report is suitable to register the following:

- aname of the Customer;
- address of the Customer or address of Customers company headquarters, mailing address if necessary;
- date, place and way of complaint statement;
- detailed description of the complaint and every excuse reported through complaint handling to investigate every aspect;
- contract number connected to the complaint, customer number;
- any document or proof handed over by customer;
- if the complaint can't be investigated immediately, the signature of the customer and the complaint handler is needed;
- place and date of the complaint registration;

Our Complaint Handling Policy guarantees that every complaint are handled thoroughly, objectively and in the shortest time possible to give an appropriate answer to our customer and to remedy the valid complaints. Through the complaint investigation we take every aspect into account.

Whenever is possible we focus on first contact resolution to contribute to correct our possible failures. If the case is complicated and the resolution requires more time than it goes to the Managing Director of the company.

Once the complaint was received the company sends a confirmation in 5 days' time, which contains the date of starting the complaint handling procedure and the estimated date of our response.

The deadline of the complaint investigation and our response is 30 days after the complaint was received. The company sends its response including its explanation about the complaint after 30 days the complaint was received in a way that is suitable to prove to whom the post was sent and to prove the fact of sending and the date when it was sent.

Although according to the law it ensures 30 days for investigating any complaint and respond to it, but we do everything to send our response earlier to our Customers who have simpler cases.

Bár az erre vonatkozó jogszabály 30 napot biztosít a panaszügyek érdemi kivizsgálásra és megválaszolására, mi mindent megteszünk, hogy Ügyfeleink az egyszerűbb esetekben ennél rövidebb idő alatt választ kapjanak.

In case the complaint is rejected the company informs the Customer about further legal remedy options and shares the contact details of concerned authorities and judiciary.

The company keeps the complaint and its response for 3 years and provides these documents upon requests from authorities.

The company can request following data from the Customer:

- name;
- contract or customer number;
- place of residence, mailing address;
- telephone number/cell phone number;
- way of notification;
- complaint about a product or service;
- complaint description and reason;
- claim of the complainer;
- copy of documents which support the complaint;
- valid authorization in case of a representative is delegated by the customer;
- any other data to investigate the complaint and to respond to the customer.

The company audits the validity of the authorization in case the complaint was placed by a representative which the representative proofs by submitting his personal identification and authorization document. In case of using the register of complaints the name of the authorized person, the name of the complainer must be shown next to the customer's name (for example:

representative of a company, or enterprise or a society or authority).

The company manages the data of the complainer according to the law in y. of 2011. CXII.

We guarantee to our customers many options to share their feedback in an easier and faster way via telephone, electronically, in person, in writing or in mail.

The investigation of a complaint is free-of-charge.

II. YOU CAN SEND YOUR REMARKS OR COMPLAINTS TO US IN THE BELOW WAY:

Verbally, in person:

You can share your feedback and remark with the company's sales representatives. Our co-workers listen to you and record your remark, feedback, or complaint. You receive a copy of the record.

In writing, electronically:

office@goldenlifetrading.com

Please take into consideration that via email we can respond only without any business secret, however in any other way we respond via mail.

In writing, via mail:

Golden Life Trading S.L.

28001 Madrid, Spain

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In favor of an efficient complaint handling, we need the customers identification data and details of the related product (contract number, customer number).

If not the customer but his/her representative acts in the complaint handling procedure we need valid authorization too besides the above listed data and documents. The authorization must accomplish the requirements of the law in year 1952. III.

Our customers can complete the complaint application form handwritten or electronically then they can send it to us via mail to the above address or it can be emailed or handed over personally, as our customer see fit. The complaint application form includes customer's name and address, place of the complaint, detailed description of the complaint, the contract details, attached documents, signature, confirmation of reception (if necessary).

Obviously, you can send your complaint handwritten, typed mail or notes.

III. LEGAL REMEDY:

In case the complaint is rejected or the deadline of 30 days for the legally specified investigation expired the customer can turn to the below authorities or establishments, based on the nature of his complaint.

Mediator procedure

Our customer can initiate mediator procedure from the preceding-trail procedures according to the law of year 2002. LV.

Juridical procedure

The demand ensuing from the contract is demandable through juridical procedure in case the above-mentioned alternative resolution of the discussion is ignored. For juridical procedure are defined in the law of year 1952. III.

The judiciary or authorities and establishments can provide detailed information about the rules and regulation of this procedure, including the expenses and about its indent.

