

MBH BANK'S POLICY TO PROMOTE EQUAL ACCESS FOR ALL CUSTOMERS

EXTRACT

MBH Bank Plc. is committed to providing its customers with disabilities the same quality of service as non-disabled customers. This means that - where possible – service is the same quality but at the same time it is adapted to these customers' specific needs. For this reason, **a uniform policy on the procedure for disabled customers has been developed, which sets out rules that apply to all retail services and products.**

Range of services and how to access them

In order to ensure equal access to all financial products and services for customers with disabilities, the Bank intends to assist them by providing information from the service catalogue available under the branches and ATM search on the MBH Bank website.

Assessing the needs of people with disabilities

In order to assess the financial services related needs of people with disabilities, the Bank has placed a needs assessment questionnaire in branches and on the website, which can be filled in by anyone, whether or not they are a customer of the Bank.

The questionnaire is anonymous and voluntary. The information is collected with the aim of improving the quality of services.

Service map

The Service Map is prepared and updated on the basis of the sample table in Annex 1 to MNB Recommendation No. 4/2017 (III.13.). It includes the availability and accessibility features of all the Bank's customer service points.

Its content is available on the Contact Center and on the MBH Bank website.

In-person banking services

- Based on prior or on-the-spot applications, the Bank provides expedited service for customers with disabilities. Appointments can be made through the Contact Centre, Customer Service or
- During the service process, the customer with a disability or their companion may indicate if the customer requires special assistance, and if so, in what form. The personal banking advisor will provide assistance within their available means.
- The visually impaired customer can be accompanied into the branch by a guide dog.

(In-person) contract signing for customers with disabilities

- Prior appointment scheduling is possible.
- They may bring a support person, assistant, or companion, and may appoint a sign language interpreter or authorized representative.

- During the contract signing, the banking advisor will highlight the products and services that do not require the customer's physical presence and that the nature of the disability does not prevent them from using (e.g., online banking, phone services).
- Before entering into a financial service contract, upon request, the banking advisor will provide written or verbal information about the services ensuring equal access and the methods of accessing them.
- The banking advisor will pay special attention to the nature (e.g., visually impaired, hearing impaired, physically disabled) and extent of the customer's condition.

In the case of a blind or visually impaired person, upon the customer's request, the banking advisor is obligated to read aloud the full text of all documents (draft contracts, informational materials, signature registration forms, etc.) along with detailed explanations.

For customers unable to read, the documents containing the customer's written declarations must be supplemented with a statement in which the customer acknowledges that one of the witnesses has explained the content of the document to them. The banking advisor who explained the document's content to the customer is required to sign the document as a witness.

In the case of a hearing-impaired customer, all information must be provided in writing by the banking advisor, and this must be acknowledged with the customer's signature.

The customer may bring a sign language interpreter with them and communicate through them. The banking advisor is obligated to respond to "mediated" questions.