

PROCESSING OF CLAIMS AND COMPLAINTS OF THE CLIENTS OF EQUA BANK A.S.

Equa bank a.s. is a financial institution supervised, within the scope and under the conditions stipulated by the relevant legal regulation, by the Czech National Bank (Česká národní banka) or another body, as appropriate, which may take over some or all of the activities of state supervision in the future. Some disputes may also be decided by the Financial Arbiter who performs its activities in accordance with the Act No 229/2002 Coll., on Financial Arbitrator, as amended.

1. Claims and complaints of the clients of the Equa bank a.s. (hereinafter referred to as the "Bank") shall be accepted either when submitted personally at a branch of the Bank, by telephone or by means of a post or electronic mail.

Updated contact information is available at www.equabank.cz and in the file of compulsory Bank information available at each branch of the Bank.

In case of a claim concerning a payment card transaction or a claim concerning provision of a payment service clients fill in a corresponding form. Both forms are available at www.equabank.cz – section Documents centre - Forms.

2. The claim or complaint may also be filed personally at a branch of the Bank. In this case, the staff member of the branch shall make a written record of the claim or complaint. By signing the written record, the client shall confirm the truthfulness of the data provided in the record. The client shall be given a copy of the signed record.
3. The claim shall be defined as the request of the client for rectification of the situation considered flawed by the client or for rectification of a material fault resulting in connection with the Bank's services provided in accordance with the commercial relation between the client and the Bank. If the Client requires particular rectification by the Bank or particular redress, it has to explicitly be stated in the relevant claim.
4. The complaint shall be the communication of the client concerning a real or alleged breach of the client's rights, his/her interests, or breach of generally binding legal rules and regulations by the Bank or its employees.
5. The claim or complaint shall contain an accurate specification of the issue so that the object of the claim or complaint is clear. Otherwise, the Bank shall reserve the right to request additional information to the claim or complaint or the submission of the relevant document proving the flawed provision of service. If no additional information or required document is submitted to the Bank in the given time period, the claim or complaint shall not be taken into account and the Bank shall refuse the claim or complaint.
6. In the claim or complaint, the client of the Bank shall provide all identification data related to the object of the claim or complaint, in particular, name and surname, number of the account maintained by the Bank branch or identification of another contractual relation between the client and the Bank, as well as the preferred means of communication to be used for delivery of the result of the claim or complaint. The Bank shall not be required to process anonymous claims and complaints.
7. The date for setting the time period for processing the claim or complaint shall be the date of its submission or the date of submission of claim or complaint specification required by the Bank.
8. The Bank shall examine the claim, including any relevant actions, without undue delay; however, not later than 30 days from submission of the claim or complaint, if not agreed otherwise with the client. In difficult and complicated cases the time period may be exceeded. The Bank shall inform the client about the current status of the claim or complaint within 30 days of the submission.

In case of a claim concerning a payment card transaction, which is handled in cooperation with the Cards Association, a claim period of 45 days, or in justified cases up to 180 days, set by the Cards Association is applied. This period does not include the time necessary for claim or complaint specification by the client or a third party.

In case of a claim concerning provision of payment services the claim period is 15 business days. If the Bank is prevented from responding to a complaint or claim by an obstacle independent of its will, the Bank shall without undue delay inform the client. The Bank shall reply to the complaint or claim no later than 35 business days after the receipt.

9. The Bank shall inform the client about the result of the claim or complaint by the chosen means of communication – in person at a branch of the Bank, by phone, by e-mail or mail. The same procedure applies also to refusing the claim or complaint due to it being unsubstantiated or due to failure to supply additional information or to submit a documents necessary to process the claim or complaint. Should the claim or complaint consist of several individual items, separate information on the results of individual items of the claim or complaint shall be provided.
10. Rectification of the claimed fault shall not prejudice the right of the client to receive compensation for any possible caused damages in agreement with the valid General Business Terms and Conditions of Equa bank a.s. and with effective Czech legal rules and regulations.
11. This Complaints Procedure shall be made public in the Bank branches and on its website www.equabank.cz. Any changes to the Complaints Procedure shall be immediately made public by the Bank at the same place. If, after publication of the change to the Complaints Procedure, the client requests the Bank to provide him/her with any of its offered or provided, as appropriate,

services or if he/she does not terminate the relevant contractual relation with the Bank within one month after the change of the Complaints Procedure has been made public (whatever comes sooner), it shall be deemed that the client consents to the changes made to the Complaints Procedure.

12. If the client is not satisfied with handling of claims or complaints in accordance with this Complaints Procedure he/she may file a complaint with the supervising body of the Bank. This shall be without prejudice to the client's right to bring the matter to court. Contact addresses to these bodies, valid as of the date of issuance of this Complaints Procedure are provided below. Details on filing complaints may be found on the relevant websites of these bodies:

i) Česká národní banka

Na Příkopě 28
115 03 Prague 1
Tel.: 224 411 111
Fax: 224 412 404
podatelna@cnb.cz
www.cnb.cz

ii) Czech Financial Arbiter – for cases concerning the payment services, payment tools and consumer credits

Legerova 1581/69
110 00 Prague 1
Tel.: 257 042 094
arbitr@finarbitr.cz
www.finarbitr.cz
Data Box ID: qr9ab9x

iii) Czech Banking Association (Česká bankovní asociace) – in accordance with Article 4.2 of the ČBA standard No 19/2005 – Code of conduct between banks and clients, and with Article 6(d) of the ČBA standard No 22/2009 – Clients' mobility – procedure to follow when changing the bank (both standards are made public on the website of the Bank)

Vodičkova 30
110 00 Prague 1
cba@czech-ba.cz
www.czech-ba.cz
Data Box ID: pi39crm

13. This document shall become effective as of 1 April 2018.