

## 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., o the Financial Arbiter, 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 the Bank branch in which the account of the claiming or complaining Bank’s client is maintained, or by means of a written or electronic mail to the address of the relevant branch.  
Updated contact data of individual branches is provided at [www.equabank.cz](http://www.equabank.cz) and in the file of compulsory Bank information available at each Bank branch.
2. The claim or complaint may also be filed by the client orally in the relevant branch of the Bank. In this case, the staff member of the branch shall make a written record of filing 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. The client may also file the claim or complaint through the electronic mailbox in the internet banking.
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 address to be used for delivery of a written report on examination 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 within 30 days of taking over the claim or complaint, if not agreed otherwise with the client. In difficult and complicated cases, the time period may exceptionally be prolonged for another 30 days at the most, if not agreed otherwise with the client. The Bank shall inform the client about prolongation of the time period in writing. In case of a claim concerning a Card Payment Transaction, which is handled in cooperation with the Cards Association, a claim period of 45 days set by the Cards Association is applied.

9. The Bank shall inform the client about the result of the claim or complaint in writing. 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 document 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, in particular, claims in agreement with the Act No 284/2009 Coll., on Payment Services, as amended.
11. This Complaints Procedure shall be made public in the Bank branches and on its website [www.equabank.cz](http://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](mailto:podatelna@cnb.cz)  
[www.cnb.cz](http://www.cnb.cz)

(ii) Czech Financial Arbitr – for cases concerning the payment services, payment tools and consumer credits  
Legerova 69  
110 00 Prague 1  
Tel.: 257 042 094  
Fax: 257 042 089  
[arbitr@finarbitr.cz](mailto:arbitr@finarbitr.cz)  
[www.finarbitr.cz](http://www.finarbitr.cz)

(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 [www.equabank.cz](http://www.equabank.cz) in the Information Center section.)  
Vodičkova 30  
110 00 Prague 1  
[cba@czech-ba.cz](mailto:cba@czech-ba.cz)  
[www.czech-ba.cz](http://www.czech-ba.cz)

13. This document shall become effective as of 19 May 2016.