

Complaints Procedure

The complaints procedure of Citfin, spořitelní družstvo and Citfin – Finanční trhy, a.s. (hereinafter referred to only as "Citfin") establishes a method of communication between the client (existing client, potential client or another third party) and Citfin for filing and processing complaints, grievances and reporting suspected fraud.

Basic Definitions

Complaint - submission by a client (filer) in case they believe Citfin did not follow the terms of contract or acted contrary to legal regulations.

Grievance – submission by a client (filer) drawing attention to flaws in Citfin's procedures or to the conduct of individual employees of Citfin, etc.

Report on fraud– submission by a client (filer) in a situation where the client's login or authorisation information was misused, where the client was pressured or was misled with the aim of executing a payment transaction without the client's consent.

Requisites for Submitting a Complaint/Report on Fraud/Grievance

In the complaint/grievance, the client must state:

- a) whether the submission is a complaint/report on fraud or grievance
- b) their identification information:
 - in case of a legal person who is in contractual relationship with Citfin - company name, company registration number and full name and surname of the person authorised to act on behalf of the company (statutory body, authorised person that can act on behalf of the client based on a contractual relationship)
 - in case of a natural person entrepreneur who is in contractual relationship with Citfin - name and surname, place of business, company registration number, and name and surname of authorised person, if any, that can act on behalf of the client based on a contractual relationship
 - in case of a natural person who is in contractual relationship with Citfin - name and surname, place of permanent residence,
- c) client's contact information:
 - e-mail address,
 - phone number,
- d) detailed description of the subject of the complaint/report on fraud or grievance with all available relevant documentation enclosed,
- e) date of submitting the complaint/report on fraud /grievance,
- f) any additional information.

Citfin is authorised to ask the client to supply additional documentation related to the complaint/report on fraud or grievance. The client is obligated to provide the necessary cooperation for the complaint/report on fraud or grievance to be properly processed and handled. The client can complete an incomplete complaint/report on fraud within 10 calendar days since the delivery of a request for completion. If the client does not complete the complaint/report on fraud on request, Citfin shall process the complaint/report on fraud using

the available incomplete information, if possible; otherwise, the complaint/report on fraud is suspended.

Method for Submitting a Complaint/Report on Fraud/Grievance

A client can submit a complaint/report on fraud/grievance in the following manner:

- a) in writing (Citfin, Radlická 751/113e, 158 00 Prague 5),
- b) in person (only at Citfin - Radlická 751/113e, 158 00 Prague 5, authorised Call Centre staff),
- c) electronically (info@citfin.cz),
- d) over the phone (+420 234 092 333),
via BankServis internet banking client.

Deadlines

The basic deadline for handling a complaint/report on fraud/grievance is 15 days since delivery of the complaint/report on fraud/grievance submission.

In complicated cases or when all the necessary documents are not supplied by the client (filer), the 15 day deadline may be extended by 20 days. The filer shall be notified of the fact and of the results of the procedure by a message sent to the internet banking account/e-mail.

On filer's request, a statement regarding the complaint/report on fraud/grievance can be delivered in writing as well.

Appealing against the Result of the Complaint/Report on Fraud/Grievance Procedure

If the client is not satisfied with the results of the complaint/report on fraud/grievance procedure, they can request a repeated investigation of the complaint/report on fraud/grievance. The client must send this request in writing to the address of Citfin's headquarters. A 15 day deadline for handling the appeal begins the day of delivery of the request. As a consumer, the client is also authorised to contact the relevant authorities if they are dissatisfied with the results of the complaint/report on fraud/grievance procedure or with the services and responses of Citfin. These authorities are:

Czech National Bank

Na Příkopě 28
115 03 Prague 1
Tel.: +420 224 411 111
Fax: +420 224 412 404
Green line: 800 160 170
Data box ID: 8tgaiej
podatelna@cnb.cz

Office of the Financial Arbitrator

Legerova 1581/69
110 00 Prague 1
Tel.: +420 257 042 070
Telephonic inquiries are handled every
working day from 9:00 to 11:00
Data box ID: qr9ab9x

Mailing/headquarters address of Citfin:

Citfin, spořitelní družstvo

Avenir Business Park
Radlická 751/113e
158 00 Prague 5 – Jinonice

Citfin – Finanční trhy a.s

Avenir Business Park
Radlická 751/113e
158 00 Prague 5 - Jinonice