

## **Expobank CZ a.s. COMPLAINT RULES (‘Complaint Rules’)**

In providing services to its clients, Expobank CZ a.s. (hereinafter ‘Bank’) must exercise the due professional care required by the law. Clients have the right to receive services in a proper manner. Further, clients are entitled to claim this right from the Bank through the use of the means outlined in these Complaint Rules and through the application of the relevant legal regulations. If a client deems that the Bank has failed to comply with the conditions agreed in the contract pertaining to a banking product or service, or has failed to comply with a duty stipulated in an effective legal regulation to which the Bank is subject, the client has the right to file a complaint and request that the complaint be processed using the procedure outlined in these Complaint Rules.

### **PROCEDURE FOR FILING COMPLAINTS AND FORMS OF COMPLAINTS**

→ A complaint can be filed in writing, by email, by fax, in person at the Bank’s branch, or through a banking advisor. If a client files a complaint in person, the applicable Bank employee must draft a record with the client. The record, in which the employee describes the subject of the complaint, must be signed by both the client and the employee in question. The client will receive a copy of the complaint record.

→ The Bank will confirm the receipt of a complaint that a client does not file in person by mailing the client a note acknowledging the receipt of the complaint no later than on the second business day following the receipt of the complaint.

### **A COMPLAINT MUST CONTAIN THE FOLLOWING INFORMATION IN PARTICULAR:**

→ The client’s name and surname and Birth Registration Number<sup>1</sup> or date of birth. Business clients must state their company’s name, Identification Number, and registered address.

→ Description of the service that is the subject of the complaint.

→ The name of the employee who provided the service to the client (if known to the client).

→ The date or time when the circumstances which are subject of the complaint occurred.

→ The circumstances from which the client deems that the Bank acted incorrectly.

→ Description of the recourse the client claims from the Bank.

### **PROCEDURE FOR HANDLING COMPLAINTS**

→ A complaint is processed by the Bank’s department responsible for the area that covers the subject of the complaint. A complaint must not be processed by the relevant employee or department if the complaint concerns such an employee or the department as a whole, or if a justified assumption can be made that the employee or department in question may be prejudiced for other reasons.

→ A decision concerning any prejudice of an employee is made by the head of the department in question, and a decision concerning prejudice on the part of an entire department is made by the member of the board of directors responsible for the department in question.

→ The processing of a complaint is the responsibility of the head of the relevant department.

→ If all employees of a department are excluded from processing a claim due to prejudice or if a complaint concerns a department as a whole, the complaint is handled by the Compliance & AML department.

→ If a complaint filed by a client is justified, the Bank must take measures to rectify the errors that occurred in the provision of the service that is the subject of the complaint.

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<sup>1</sup> A natural person may provide the Bank with either his/her Birth Registration Number or date of birth; by providing his/her Birth Registration Number, a client gives the Bank permission to use the Birth Registration Number in mutual contractual relations and banking records.

#### **OBJECTION AGAINST THE HANDLING OF A COMPLAINT**

→ If a client disagrees with the way a complaint has been handled, the client may raise an objection with the Compliance & AML department within 15 business days of the receipt of the Bank's notice describing the outcome of the complaint.

→ If a complaint is processed by the Compliance & AML Department in order to avoid prejudice, as described above, an objection against the outcome of the complaint is processed by the Internal Audit Department.

→ The complaint rules apply commensurately to the method and form of filing an objection against the outcome of a complaint.

#### **DEADLINES FOR PROCESSING COMPLAINTS AND OBJECTIONS CONCERNING THE OUTCOME OF A COMPLAINT**

→ The Bank must process complaints and objections against the outcome of a complaint as soon as possible, no later than 30 days after the receipt of the complaint. The Bank must inform the client of the outcome of processing a complaint in writing, including a justification of the Bank's decision.

→ Every change or addition to a complaint or an objection against the outcome of a complaint is regarded as a new submission and entails the recommencement of the complaint processing period of 30 days.

→ In particularly complicated cases, the period for processing a complaint or an objection against the outcome of a complaint may be longer; however, the client must be informed of the additional time during which the complaint or the objection against the outcome of a complaint will be processed as well as the reasons for the postponement.

#### **CONDITIONS FOR REJECTING A COMPLAINT BY THE BANK**

If a client fails to meet the requirements stipulated in this document, in particular, if a client fails to provide the basic information about a complaint, as specified in the Complaint Rules, the Bank is entitled to reject the complaint.

#### **SETTLEMENT OF DISPUTES**

As to the disputes with the Bank within the scope of Act No. 229/2002 Coll. on Financial Arbitrator, as amended, the client has a right to file a demand for decision to the financial arbitrator. Financial arbitrator is a non-judicial authority established by government competent to decide certain disputes at financial market. Further information at [www.finarbitr.cz](http://www.finarbitr.cz). Such an action does not affect client's right to file a claim with a court of law.

#### **MISCELLANEOUS**

→ These Complaint Rules become valid and take effect as of October 15, 2014.

→ The Bank will post the Complaint Rules on its website and make the same available to clients at all its branches.

#### **Expobank CZ a.s.**

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