

## COMPLAINTS CODE OF PPF BANKA A.S.

This Complaints Code provides for the handling of complaints and other submissions (hereinafter referred to as “**Submissions**”) filed by the clients and potential clients of PPF banka a.s. (hereinafter referred to as the “**Bank**”) in accordance with the General Business Conditions of PPF banka a.s. (hereinafter referred to as the “**GBC**”); this Complaints Code specifically defines the standardised complaint handling procedure. Where capitalised terms or expressions are used in this Complaints Code they have the meanings defined under Article on Definition of Terms in the GBC or meanings specified in the provisions of this Complaints Code. The definitions apply equally to the singular and plural forms of the terms and expressions.

### 1. Justifiability of Submissions

A Submission may be submitted by any client, person authorised by the client to handle the funds in the client’s account, a potential client of the Bank or such client’s representative, or any third party acting in a client’s interest (hereinafter referred to as the “**Client**”) if they believe that the Bank is in breach of any of their statutory or contractual obligations or the rules included in the Code of Conduct of the Bank and PPF Group (hereinafter referred to the “**Ethical Rules**”), that the conduct of an employee of the Bank was not appropriate or adequate in the situation, or if they request a better quality of the services and products provided by the Bank.

If the Bank’s employee handling a Submission deals with anyone other than the Client, banking secrecy must be kept and the employee therefore must request credible proof of authorisation for representation.

Submissions in respect of settled transactions using payment cards issued in relation to accounts maintained with the Bank must primarily comply with the Payment Card Agreement and the Business Conditions of PPF banka a.s. for Payment Cards.

Should a holder of a co-branded payment card (regardless of whether or not such cardholder is a Client of the Bank) file a Submission concerning a service associated with the co-branded payment card, the holder must address such a Submission directly to the Bank’s co-brand partner in accordance with the payment card issuance and use terms and conditions that are attached to the payment card issuance and use the agreement between the co-brand partner and the cardholder. Such Submissions are not handled under this Complaints Code.

To be considered to be justifiable, the Submission should refer to a case where a product or service was not properly provided to the Client because of failure to follow generally applicable legislation or contract terms. A justifiable Submission entitles the Client to remedy, to substitute service performance, and possibly also to compensation of damage caused. The Bank also addresses other justifiable Submissions aimed at improving service quality or against violations of the Ethical Rules.

The Bank decides on the justifiability of the Submission and on how to handle it.

### 2. Forms of Submission

- (a) In person – to an authorised employee of the Bank,
- (b) By fax – to the fax number (+420) 224 175 980,
- (c) By post – to the address of the Bank’s registered office or the address of the Place of Business of the Bank,
- (d) Over the telephone – at the telephone number (+420) 224 175 888,
- (e) By e-mail – to the e-mail address [info@ppfbanka.cz](mailto:info@ppfbanka.cz).

In the case of Submissions directed against a breach of the Ethical Rules Clients can also use:

- (f) PPF Group's ethics e-mail address posted on the following website: [www.ppf.eu](http://www.ppf.eu), or
- (g) The electronic form posted on the following website: [www.ppf.eu](http://www.ppf.eu).

Submissions made through PPF Group's ethics e-mail address and the electronic form posted on the website [www.ppf.eu](http://www.ppf.eu) are addressed directly to the complaint handling body within PPF Group.

Submissions delivered in any other way (to other addresses of the Bank, other telephone or fax numbers of the Bank or its employees, or other e-mail addresses of the Bank or its employees) must be referred to the relevant business departments by the employees who are in contact with such Submissions without being authorised to process or handle them. For Submissions so received, the Bank cannot guarantee compliance with the time limits and processes set out for the handling of Submissions; nevertheless, the Bank will use its best effort to meet the time limits and follow the procedures.

To be considered to be delivered, a Submission must not be delivered to a private telephone or fax number or private postal or e-mail address of an employee of the Bank, or given orally to an employee of the Bank outside their working hours and/or outside the Bank's premises.

A report on any Submission received by the Bank must be written using the Bank's form. If a Client does not write the Report on their own or is not able to do so because the Submission was made orally or over the telephone, the Report on the Client's Submission must be written by the Bank's employee. The Client should sign the Report, if possible.

The form for Report is available at the Bank's Places of Business and on the Bank's website, or can be obtained from the employees of the Bank's business departments authorised to accept Submissions.

### **3. Submission particulars**

Submissions must be specific enough to ensure that they can be handled. A Submission must contain:

- (a) The Client's identification (first name and surname/company name/business name, birth certificate number (date of birth/identification number),
- (b) The subject matter of the Submission: what the Submission is about, what the Bank is criticised for etc.

A Submission should also contain supplementary information:

- (c) Contact details of the Client or the person filing the Submission,
- (d) Time information: date of the Submission, dates and times when the events referred to in the Submission occurred or were to occur,
- (e) Persons: names or other information identifying all the persons involved in the subject matter of the Submission on behalf of the Bank and the Client,
- (f) Relevant circumstances: all other facts and circumstances relevant for the Submission.

The Bank may also consider partially unspecific Submissions (anonymous Submissions or Submissions without the specification of the subject matter) if the Submissions are aimed against violations of the Ethical Rules, but only where the Bank considers it to be expedient and appropriate and if the specificity of the Submission does not exclude dealing with it.

Submissions must be filed in Czech or Slovak or English. The Bank is also authorised to accept Submissions in another language but only where the Bank and the Client expressly agree on that.

### **4. Time limits for lodging Submissions**

Submissions should be filed as soon as possible following the occurrence/expected occurrence of the event constituting the subject matter of the Submission. The maximum time limit for filing Submissions is six months from the moment when such an event occurred/was to occur, and in cases involving payment transactions it is 13 months from the date on which funds were debited from the payment account.

If the Bank considers it appropriate, it may accept and handle Submissions files after expiry of the time limit.

## 5. Time limits for handling Submissions

The Bank must decide whether a Submission is justifiable and can be handled. This decision must be made within the shortest possible time, but not later than 15 Business Days from receipt of the Submission. The time that the Client needs to amend their Submission is not included in this time limit. In complex cases requiring detailed review or assistance from other departments or from third parties the Bank must take this decision within 35 Business Days from receipt of the Submission. However, in such a case the Bank must notify the Client within 15 days of an extension of the period for handling the Submission and inform the Client about the obstacles preventing it from responding in time.

## 6. Rights and obligations of the Client

Clients are entitled to be notified of the justifiability and handling of their Submissions and to be advised of the possibility, if any, of appealing against how it was handled.

Clients must lodge their Submissions in accordance with this Complaints Code.

Clients must provide the Bank with any assistance necessary for Submission handling, including, but not limited to, timely, complete and true information about any circumstances relevant for assessing the Submissions and any documentation necessary for Submission handling. Clients may be invited to provide additional information to supplement their Submission.

## 7. The handling of Submissions

First, the Bank decides whether the Submission is admissible (if it is specific enough and was lodged within the time limit) and then the Bank decides on the subject matter of the Submission. If the Submission is not anonymous, the Bank must provide its written opinion to the Client within the prescribed Submission handling time limit. Where a representative of the Bank and the Client make an agreement on addressing a Submission, a report on such dealings and the outcome thereof must be taken and signed by both parties. In such a case, no further opinion is sent to the Client.

## 8. A summary Submission handling procedure

In the event that an employee of the Bank accepts an oral or, exceptionally, written Submission, finds it to be justifiable and is in a position to resolve it completely and promptly to the Client's full satisfaction, the employee does so. The summary Submission handling procedure cannot be followed where a Submission is considered to be justifiable but the Bank's employee is not capable of resolving it completely and promptly to the Client's full satisfaction or where the Bank's employee finds the Submission to be unjustifiable or doubts its justifiability. The summary Submission handling procedure also cannot be followed where the Client requests a written response to their Submission or where the Bank or the Client has suffered or is facing pecuniary damage or where the Bank is facing any other operational risk.

The summary Submission handling procedure can also be followed for complaints concerning payment card transactions, including where the transaction complained about has been justifiably rejected by the merchant or the merchant's bank. Clients may not always agree to such an outcome of their complaints and may appeal against it.

## 9. Appeal against a decision

Where the Client is not satisfied with the decision on their Submission, the Client may appeal against the decision to the Bank's Chief Executive Officer within 15 days from the delivery thereof. Any appeal must be in writing and must be lodged against a specific decision on the manner of handling the Submission. The Chief Executive Officer decides on the appeal and notifies the Client of his decision within 30 days from receipt of the appeal.

## 10. Special provisions on complaints in the area of investment instrument trading

As to Submissions concerning the provision by the Bank of investment services or Submissions related to activities carried out by the Bank under a securities trading licence, Clients always have the option to address their Submission to the Czech National Bank.

## 11. Clients' other options of defence

If Clients are not satisfied with how their Submissions were handled, they can resort directly to the authority set up for dispute resolution under Act No 229/2002 on the Financial Arbitrator; contact information: Finanční arbitr ČR, Legerova 69/1581, 110 00 Praha 1, tel.: +420 257 042 070, e-mail: [arbitr@finarbitr.cz](mailto:arbitr@finarbitr.cz), [www.finarbitr.cz](http://www.finarbitr.cz).

Submission of a complaint is without prejudice to the Client's right to bring the case before an ordinary court.