

Any disputes between You - the Consumer and PPF banka a.s as the Payment Service Provider can also be solved out of a Court, through a Financial Arbiter. The Financial Arbiter is the subject of out-of-court settlement of consumer disputes in the area of payment services and its scope is defined by Act No. 229/2002 Coll., On Financial Arbiter. The financial arbiter's scope includes, among other things, the settlement of disputes over misuse of Payment Instruments, disputes over the execution of a Payment Transaction without the consent of the Payment Service User, or the settlement of disputes in case of disagreement with the processing of a complaint.

You can reach The Financial Arbiter:

- personally or by via mail on the address Legerova 1581/69, 110 00 Prague 1
- via phone + 420 257 042 070
- via email [arbitr@finarbitr.cz](mailto:arbitr@finarbitr.cz)
- through the data box ID qr9ab9x

For more detailed information about the out-of-court dispute resolution through the Financial Arbiter, please visit the website [www.finarbitr.cz](http://www.finarbitr.cz).