

The Claims Code of Československa obchodní banka, a. s. including its distribution network of the Postovní spořitelna (Postal Savings Bank) (hereinafter referred to as the "Bank"), governs the communication process between the Bank and a client or a potential client or others (hereinafter referred to as "Client") in cases when the Client files a claim or complaint. The purpose of the Claims Code is to specify the content particulars of such claim or complaint, procedures related to the administration of claims or complaints of a Client towards the Bank, and conditions of resolving claims and complaints by the Bank.

## I. PARTICULARS

A claim is a submission by a Client in the event that the Client believes that the Bank has failed to comply with a contractual agreement or has acted in breach of law.

A complaint is a submission by a Client with respect to the form or content of the information provided to the Client or with respect to the way Bank employees act or behave etc.

A claim or complaint has to include the following information regarding the Client and the content of the claim or complaint:

- first name, last name, date of birth in case of a natural person, organization ID in case of natural person – entrepreneur and/or its name,
- name, organization ID and place of residence in case of legal person,
- contact address or as the case may be telephone number or e-mail address giving the Bank the opportunity to ask questions regarding the claim or complaint,
- bank account number, if the Client's bank account is maintained by the Bank, or as the case may be the Identification number of the Client of electronic distribution channel,
- detail description of the case subject to the claim or complaint including all available documentation and other substantial information (for example bank account statements, copies or confirmations of payment orders, copies of cash receipts, check vouchers confirmations, contracts, and other related information),
- date of filing the claim or complaint.

The Bank is entitled to ask the Client to provide further documentation relating to the claim or complaint. The Client is obliged to provide necessary assistance in the ordinary course and settling a claim or complaint. In case of incomplete claim the Client has 10 calendar days to provide additional information after being notified on the complaint's incompleteness. If the Client claim fails to provide the Bank with the additional information, the Bank handles the claim by incomplete information, if possible, and otherwise lays the claim.

## II. PROCESS OF SUBMITTING CLAIMS AND COMPLAINTS AND RESPONSE NOTIFICATION

The Client of the Bank bearing the logo of CSOB (i.e. it does not apply to a Client of the Bank in the distribution network of the Postovní spořitelna) may submit a claim or complaint in one of the following ways:

- in person at a Bank branch bearing the logo of CSOB, or in writing to the headquarters of the Bank to an address Československa obchodní banka, a. s., Prague 5, Radlicka 333/150, 150 57,
- by e-mail at [podnety.klientu@csob.cz](mailto:podnety.klientu@csob.cz),
- by e-mail at an e-mail address or by phone on the telephone number of the Bank branch bearing the logo of CSOB, in which the Client's bank account is maintained,
- by phone at the Client Center, telephone number 800 300 300.

The Client of the Bank in the distribution network of the Postovní spořitelna (i.e. it does not apply to a Client of the Bank bearing the logo of CSOB) may submit a claim or complaint in one of the following ways, depending on the conditions of the particular product or service:

- in person at a financial center in the Postovní spořitelna or at Post Office,
- in writing to an address Československa obchodní banka, a. s., Postovní spořitelna, Prague 025, Rožtylska 1, 225 95,
- by e-mail at [reklamace@postovnisporitelna.cz](mailto:reklamace@postovnisporitelna.cz) or via the web form available on [www.postovnisporitelna.cz](http://www.postovnisporitelna.cz),
- by phone at telephone number 495 800 100 or 230 027 100.

When a verbal administration of a claim or complaint is filed, a record of a claim or complaint is made out by the Bank. The client is entitled to acquaint with a record. When a telephone administration of a claim or complaint is filed, the Bank is entitled to record such calls.

Anonymous claims or complaints are not processed by the Bank, they are just recorded.

A claim regarding the payment transaction initiated through a payee (i.e. payment transaction made by a payment / deposit card) can be filed:

- by the Client of the Bank bearing the logo of CSOB (i.e. it does not apply to a Client of the Bank in the distribution network of the Postovní spořitelna) only at the Bank branch, in which the Client's bank account is maintained,
- by the Client of the Bank in the distribution network of the Postovní spořitelna (i.e. it does not apply to a Client of the Bank bearing the logo of CSOB) at a financial center in the Postovní spořitelna or at Post Office.

in writing on the respective form and within the time specified in the conditions of a particular product.

A claim or complaint in connection with the use of electronic distribution channel can Client apply via e-mail address or by phone at the telephone number that are for each electronic distribution channel available on the Bank's website ([www.csob.cz](http://www.csob.cz) and [www.postovnisporitelna.cz](http://www.postovnisporitelna.cz)).

The deadline for resolving a claim or complaint is 30 days from the claim or complaint delivery to the Bank. This time frame does not include the time for correction or completion of the original claim or complaint. If the claim or complaint can not be resolved within this period, the Bank will notify the Client of the reasonable expected date of resolving.

The Bank shall inform the Client about the settlement of a claim or complaint in writing or by e-mail, unless another individual form of communication with the Client was previously agreed on. The Bank covers the costs associated with processing claims or complaints raised by Clients, unless other fees apply.

### III. APPEAL OPTIONS

If a Client is not satisfied with the Bank's response to the claim or complain, he/she can contact the Bank's headquarters in writing to an address Ceskoslovenska obchodni banka, a. s., Prague 5, Radlicka 333/150, 150 57. The Client of the Bank bearing the logo of CSOB (i.e. it does not apply to a Client of the Bank in the distribution network of the Postovni sporitelna) may send his/her appeal by email at [podnety.klientu@csob.cz](mailto:podnety.klientu@csob.cz). The Client of the Bank in the distribution network of the Postovni sporitelna (i.e. it does not apply to a Client of the Bank bearing the logo of CSOB) may also contact the Ombudsman of Postovni sporitelna by one of the following ways:

- in writing to an address Ceskoslovenska obchodni banka, a. s., Postovni sporitelna, Ombudsman of Postovni sporitelna, Radlická 333/150, 150 57,
- by email at [ombudsman@postovnisporitelna.cz](mailto:ombudsman@postovnisporitelna.cz) or via the web form available on [www.postovnisporitelna.cz](http://www.postovnisporitelna.cz).

In the event of disputes between the Client and the Bank regarding providing payment services, disputes between issuers and users of electronic payment means, offering, providing or brokering the consumer credit the Client may contact a Financial Arbiter. The Client's rights to turn to a court of law would not be affected.

### IV. DEADLINE FOR CLAIM SUBMISSION AND REJECTION OF A CLAIM BY THE BANK

Claims must be submitted in a timely manner when a Client finds grounds for claim, no later than the period set by the relevant contractual arrangements legislation.

The Bank will not accept a claim in the following cases:

- the Bank proves that in the given matter it proceeded in accordance with the relevant contractual arrangements or relevant law,
- the statute of limitation expired,
- the case was resolved by a Financial Arbiter or a court.

### V. FINAL TERMS AND CONDITIONS

The Claims Code is published on the Bank's website ([www.csob.cz](http://www.csob.cz) and [www.postovnisporitelna.cz](http://www.postovnisporitelna.cz)) and is also available at all Bank branches bearing the logo of CSOB, at financial centers in the Postovni sporitelna and Post Offices.

This Claims Code is effective as of December 1, 2011.