

CLAIMS CODE

The Claims Code of Československá obchodní banka, a. s. (hereinafter referred to as the 'Bank') regulates the method of communication between the Client of the Bank and of the ČSOB Group or another person (hereinafter referred to as the 'Client') in cases where the Client files a claim or complaint with the Bank. The ČSOB Group consists of entities listed in the Terms and Conditions for accounts and of payment services and also at <https://www.csob.cz/portal/csob/o-csob-a-skupine#spolecnosti-divize-cr>. The purpose of the Claims Code is to specify the essentials of claims, complaints, submission-related procedures, and the terms and conditions for resolving them. Clients can submit a claim if they believe that the contractual provisions were violated or there were acts conducted inconsistently with the legal regulations. Clients may complain about the form and content of information provided or about the conduct and demeanour of the Bank employees, etc. For the purposes of the Claims Code, www.csob.cz is referred to as the "Bank Website" and the complaints and claims jointly as the "Submission".

I. THE ESSENTIALS

A Submission must include the Client's identification information and the subject matter:

- name, surname, date of birth of a natural person, and also the registration No. for a natural person - entrepreneur; commercial name, registration No. and registered seat of a legal entity;
- contact address, telephone number, or email address to allow the Bank to contact the Client concerning the Submission;
- account number if the Client has an account with the Bank, or other Client identification data (e.g. ČSOB Identity No.);
- description of the reasons for the Submission, supported by documents and other material information (e.g. contractual documentation, account statement, copy or confirmation of a payment order, copy of a cash receipt, etc.), and possibly other essentials as may be required for a specific product or service. The Bank has the right to request additional documents from the Client. If the Client fails to provide such additional information within the stipulated time limit, the Bank shall handle the Submission based on the data provided.

II. PROCESS OF SUBMITTING CLAIMS AND COMPLAINTS

A Submission may be filed:

- via the web form "Write to us" available on the Bank Website;
- by telephone via the Client Centre at 495 300 300 or via electronic banking and payment card support for claims concerning the use of such services by calling 495 800 111;
- by email to reklamace@csob.cz;
- at any branch of the Bank or at a branch of Czech Post (Česká pošta, s. p.);
- in writing to the address of the Bank's registered office: Československá obchodní banka, a. s., Customer Care, Radlická 333/150, 150 57 Prague 5;
- via the Bank's data box: 8qvdK3s (the Client is asked to state 'Service Claim' as the subject of the message);
- via the internet and mobile banking application of Československá obchodní banka, a. s.

III. IMPORTANT INFORMATION

Complaints concerning a payment card transaction can be filed via the Card Holder's Statement on Disputed Transaction form, which is available on the Bank Website and at the Bank branches. If the claim concerns services provided by the Bank together with other members of the ČSOB Group, the Bank deals with the claim in cooperation with the given member of the ČSOB Group or forwards the claim to it.

The Bank shall issue a confirmation of receipt of a Submission to the Client, specifying when the Client exercised their right to complain, the subject of the Submission, the settlement method requested by the Client, and the expected settlement date. When a claim is submitted in person, the Bank submits the confirmation to the Client; if a Submission is filed in another appropriate manner, the confirmation is sent to the Client electronically or by post or, as the case may be, by phone through the Client Centre. If the Client files a Submission by phone, the Bank has a right to record the call.

If the Submission concerns an insurance claim where the Bank is the policy holder and the possibility of exercising the Client's rights in court is questionable, the Client may, within an appeal process, ask the Bank to forward the insurance claim to the insurer.

IV. APPEAL OPTIONS

If the Client is not satisfied with the way the Bank settles a claim, the Client may appeal the settlement with the ČSOB ombudsman as follows:

- in writing to the address Československá obchodní banka, a. s., ČSOB Group Ombudsman, Radlická 333/150, 150 57 Prague 5;
- via a web form available on the Bank Website;
- by e-mail to ombudsman@csob.cz or to the Bank data box 8qvdK3s (where the Client states the subject of the message to be "Appeal against Claim Settlement").

V. TIME LIMITS FOR FILING SUBMISSIONS AND SETTLEMENT NOTIFICATION METHODS

- Submissions must be filed without undue delay once the Client has ascertained the grounds for a Submission; however, no later than within the time limit stipulated by the applicable legal regulations and contractual arrangements.
- The general time limit for handling a Submission is 30 days from the date of delivery to the Bank. The time limit for handling a complaint concerning payment services is 15 days after the date of delivery to the Bank. Such time limit may be extended to 35 working days in the case of payment services, whereas the Bank shall always inform the Client about the extension.

The Bank shall inform the Client of the settlement in writing, by email, by SMS message or in another way as agreed with the Client. The costs of handling the Client's Submissions shall be borne by the Bank, with the exception of certain actions concerning the international payment services as specified in the applicable Price List.

VI. FINAL PROVISIONS

In the event of disputes as defined by Act No. 229/2002 Coll. on Financial Arbitrators, as amended, the Client may use the services of a financial arbitrator, based at Kancelář finančního arbitra, Legerova 1581/69, 110 00 Prague 1; or via www.finarbitr.cz; or by contacting the supervisor of the Bank's activities, namely the Czech National Bank (Česká národní banka, a.s.), registered seat at Na Příkopě 28, 115 03 Prague 1, www.cnb.cz. If the contract was signed online, the Client can use the Online Dispute Resolution platform launched by the European Commission www.ec.europa.eu/consumers/odr. The right of the Client to address the court remains unaffected. The Claims Code is posted on the Bank Website, whereas it is also available to the Clients at the branches of the Bank marked with ČSOB or Poštovní spořitelna logos and at branches of Czech Post (Česká pošta, s. p.). This Claims Code takes effect on 1 January 2025.