

Complaints Procedure of Cash Collectors Servicing s.r.o.

registered office at Na Florenci 1332/23, Nové Město, 110 00 Prague 1, Company ID No.: 288 93 042,

registered in the Commercial Register maintained by the Municipal Court in Prague, File No. C 151498

(**“Company”**)

This Complaints Procedure regulates the rules and procedures for communication between Cash Collectors Servicing s.r.o. (**“Company”**) and clients or other persons (**“Client”**) in handling Client complaints and claims, in accordance with the relevant provisions of Act No. 257/2016 Coll., on Consumer Credit (**“ZoSÚ”**).

The Complaints Procedure has been prepared and implemented in accordance with the requirements of ZoSÚ and sets out the substantive requirements for complaints and claims, the procedures related to their submission, handling, and processing deadlines.

A complaint is considered to be any written communication in which the Client expresses disagreement with an activity, other than a claim. Every Client of the Company has the right to file a complaint.

A claim is considered to be any written communication in which the Client expresses disagreement with the manner and result of the provision of a specific service ordered by the Client, causing a defect in the service. Every Client of the Company has the right to file a claim.

Complaints and claims under this Complaints Procedure may be submitted regarding the activities of the Company as well as the activities of its employees and tied agents.

1. METHOD OF SUBMITTING COMPLAINTS AND CLAIMS

A Client of the Company may submit a complaint or claim:

- a) by sending an e-mail to reklamace@cashcollectors.cz, pohledavky@havelpartners.cz, info@cashcollectors.cz, or
- b) by sending a letter to the registered office of the Company.

The complaint/claim should always be sent with a clear designation as “Complaint” or “Claim”.

2. REQUIREMENTS FOR COMPLAINTS AND CLAIMS

The Client is entitled to make a claim regarding the provided service or file a complaint within 30 (thirty) days from the provision of the specific service. The Client is required to specify the service being claimed/complained about and provide supporting documents justifying the complaint/claim.

Each complaint or claim should contain at least the following information:

- a) Client’s name and surname;
- b) Client’s date of birth;
- c) Client’s e-mail address or telephone number and delivery address for the purposes of handling the complaint or claim and for any additional information required for assessment and resolution;
- d) Reason for submitting the complaint or claim (description of the service the Client is dissatisfied with, circumstances of occurrence and their course);
- e) Identification of the provided service with which the Client is dissatisfied – designation of the contract and the name of the consumer credit provider – business partner whose service is concerned;
- f) Documentation and other essential data and particulars according to the specific service.

The Company is entitled to request the Client to supplement the particulars and other data. For this purpose, the Client is given a period of 7 calendar days, which may be reasonably extended by agreement with the Client. If the Client does not provide the required particulars within the specified period, the

Company is entitled to handle the claim or complaint only if possible and only to the extent permitted by the information provided. If the supporting documents are only partial or even missing (e.g., if they have been lost), the documents archived by the Company are considered correct and complete.

The Company will handle the claim even if the supporting documents are only partial or even missing (e.g., if they have been lost). In such a case, the documents archived by the Company are considered correct and complete.

3. PROCESSING OF COMPLAINTS AND CLAIMS

The Company is entitled to reject a complaint or claim if:

- a) the complaint or claim was submitted by a person who is not a Client of the Company and who is not a Client (payer, recipient) of the service to which the complaint or claim relates;
- b) the submitted complaint or claim does not contain the particulars specified in Article 0 of this Complaints Procedure and, even after a request, the particulars were not provided and it is not possible to assess the complaint/claim based on the information provided;
- c) the statutory period for submitting a complaint/claim has expired (including limitation periods and periods for document retention and shredding);
- d) the subject of the complaint or claim is already being handled or has already been resolved.

If the Client's entitlement to act on the complaint/claim is not proven, the Company will postpone or reject the handling of the complaint/claim.

If the complaint or claim is assessed by the Company as justified, it must be resolved within 30 days of its receipt. If the complaint/claim cannot be resolved within 30 days of its receipt, the relevant employee of the Company is obliged to inform the Client of this fact without undue delay.

The support and control department shall:

- a) confirm to the Client in a demonstrable manner the receipt of the complaint/claim;
- b) check the legitimacy of the complaint/claim based on the documents submitted by the Client and its own available information;
- c) process and collect documentation related to the complaint/claim;
- d) inform the Client in writing by e-mail about the resolution of the complaint/claim, including justification (acknowledgment and resolution of the complaint/claim or reasons for its rejection).

4. REMEDIES

If the Client disagrees with the manner in which the complaint/claim was resolved, they may contact the management of the Company or the Company's executive in writing. The period for resolution is set at 30 days.

The Client's right to contact a court, the Financial Arbiter, the Czech National Bank, or another institution is not affected.

5. OTHER PROVISIONS

All costs associated with handling a complaint or claim are borne by the Company.

The Complaints Procedure is published on the Company's website (<http://www.cashcollectors.cz>).

This Complaints Procedure was approved by the Company's management with effect from 1 February 2017.

Update: 1 January 2025