

Complaints Procedure of Cash Collectors Servicing s.r.o. for the Management of Non-Performing Loans

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

(**“Administrator”**)

This Complaints Procedure regulates the rules and procedures for communication between Cash Collectors Servicing s.r.o. (**“Administrator”**) and debtors or other persons (**“Debtor”**) in handling complaints and claims of Debtors, in accordance with the relevant provisions of Act No. 84/2024 Coll., on the Market with Non-Performing Loans (hereinafter **“ZTNÚ”**).

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

The provisions of the Complaints Procedure for the area of consumer credit intermediation are not affected by this Complaints Procedure. If, during the handling of a complaint/claim, it becomes apparent that the complaint or claim is made under Act No. 257/2016 Coll., on Consumer Credit, the relevant Complaints Procedure will be followed.

1. GENERAL PROVISIONS

A Debtor is understood as a person obligated under a loan managed by the Administrator. For the purposes of this Complaints Procedure, actions of the Debtor also include actions of the Debtor's representative or any other person authorized to act on behalf of the Debtor.

A complaint, for the purposes of this directive, means an expression of disagreement by the Debtor with the procedure of the Administrator, credit trader (creditor), or authorized person (hereinafter collectively as **“Administrator”**), unless it is a claim.

A claim means a qualified disagreement of the Debtor with a specific procedure of the Administrator or credit trader requiring remedy, restoration to the original state, or settlement.

Complaints and claims under this Complaints Procedure may be submitted against the procedure of the Administrator, credit trader (creditor), as well as their employees and authorized persons.

2. METHOD OF SUBMITTING COMPLAINTS AND CLAIMS

A Debtor may submit a complaint or claim to the Administrator:

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

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

3. REQUIREMENTS FOR COMPLAINTS AND CLAIMS

The Debtor is required to specify the procedure being claimed/complained about and provide supporting documents justifying the complaint/claim.

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

- a) Debtor's name and surname;
- b) Debtor's date of birth;
- c) Debtor's e-mail address or telephone number and delivery address for the purposes of handling;

- d) if the Debtor is represented, identification details of the representative and documents proving the authorization to act on behalf of the Debtor, especially a power of attorney;
- e) complaints and claims and any additional information for their assessment and resolution;
- f) reason for submitting the complaint or claim (description of the procedure the Debtor is dissatisfied with, circumstances of occurrence and their course);
- g) identification of the activity with which the Debtor is dissatisfied – designation of the contract and the name of the credit trader (creditor) whose loan is concerned;
- h) documentation and other essential data and particulars according to the specific activity.

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

The Administrator 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 Administrator are considered correct and complete.

4. PROCESSING OF COMPLAINTS AND CLAIMS

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

- a) the submitted complaint or claim does not contain the particulars specified in Article 2 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;
- b) the statutory period for submitting a complaint/claim has expired (including limitation periods and periods for document retention and shredding);
- c) the submitted complaint does not concern the Administrator's activity in the management of a non-performing loan and no other Complaints Procedure of the Administrator can be applied to the complaint;
- d) the subject of the complaint or claim is already being handled or has already been resolved;
- e) the complaint concerns a procedure required by law or carried out in accordance with the law and the Administrator's directives.

The Administrator will inform the Debtor of the rejection of the complaint/claim within 30 days of receipt of the complaint.

If the complaint or claim is assessed by the Administrator 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 Administrator is obliged to inform the Debtor of this fact without undue delay.

The support and control worker or another authorized employee of the Administrator shall:

- a) confirm to the Debtor 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 Debtor and its own available information;
- c) process and collect documentation related to the complaint/claim and keep records thereof;
- d) inform the Debtor in writing about the resolution of the complaint/claim, including justification (acknowledgment and resolution of the complaint/claim or reasons for its rejection).

5. REMEDIES

If the Debtor disagrees with the manner in which the complaint/claim was resolved, he/she may, under this Complaints Procedure, submit a new complaint/claim against the resolution of the previous claim. The

Administrator will assign the resolution of the complaint/claim to a person different from the one who handled the original complaint, usually a statutory body.

The Debtor is always entitled to contact the supervisory authority, which is

Czech National Bank
Company ID: 481 36 450
Na Příkopě 864/28
115 03 Prague

Email: podatelna@snb.cz

Data box ID: 8tgaiej

The Czech National Bank's electronic form for submitting suggestions is available at:

<https://www.cnb.cz/cs/verejnost/kontakty/formular-podani-dotazu-podnetu-upozorneni/index.html>

6. OTHER PROVISIONS

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

The Administrator keeps records of submitted complaints and claims in accordance with ZTNÚ. The principles of personal data protection are available at <https://cashcollectors.cz/privacy-policy-2/>.

This Complaints Procedure is published on the Administrator's website.

This Complaints Procedure was approved by the Company's management with effect from 19 November 2024.