

# The Complaints Handling Procedure of Inbank

effective as of 20.06.2022

Our objective is to offer You high-quality services. Should You be unsatisfied when it comes to our services or the provision of services, please notify us thereof. We shall proceed from the following principles upon the filing of Your complaint:

1. Please file your complaint in a format of your choosing (orally, in writing, electronically, etc.) to our means of communication (i.e. address, e-mail, telephone, fax, etc.), which are accessible on [www.inbank.cz](http://www.inbank.cz).
2. In the complaint, please provide Your name (first name and surname in case of consumers), personal identification code or date of birth or registry code, contact address, e-mail address and telephone. Please describe the circumstances that You are unsatisfied with as accurately as possible and append the documents serving as the basis of Your statements to the complaint. If you wish, You can set out the means of communication by which You want us to respond.
3. We generally resolve complaints within 15 days for consumers and within 30 days for legal persons. We shall be entitled to extend the aforesaid terms if the circumstances of the complaint are complex or require further analysis for any other reason. We shall notify You of the reasons for the extension of the term of the procedure and the extended term for the response in a format that can be reproduced in writing.
4. We shall respond to Your complaint either orally, in writing or electronically. If You have noted the means of communications that You would prefer to use, we shall communicate our opinion via the means of communication preferred by You if possible. We shall provide clear and comprehensible reasoning if We decide to dismiss a complaint.
5. Our goal is to resolve any possible disputes by means of negotiations.
6. Should negotiations fail to resolve the dispute, You shall have recourse to the courts in order to protect Your rights or, if You are a consumer, to address the Financial Arbitrator. The contact details are provided below (the list may be incomplete). Court actions shall be resolved in a court of our location, unless agreed otherwise between the parties or provided otherwise in the applicable legislation.

Financial Arbitrator (finanční arbitr)

Legerova 1581/69, 110 00 Pague 1, [www.finarbitr.cz](http://www.finarbitr.cz), tel. +420 257 042 070, email: [arbitr@finarbitr.cz](mailto:arbitr@finarbitr.cz)

Financial Supervision Authority (Finantsinspeksioon)

Sakala 4, 15030 Tallinn, [www.fi.ee](http://www.fi.ee), tel. +372 668 0500, e-mail: [info@fi.ee](mailto:info@fi.ee)

Complaints arising from a contract entered into via a means of communication may also be submitted to the Consumer Disputes Committee via the online complaints resolution environment at <http://ec.europa.eu/odr>

The Office for Personal Data Protection (Úřad na ochranu osobních údajů)

Pplk. Sochora 27, 170 00 Prague 7, [www.uoou.cz](http://www.uoou.cz), tel. +420 234 665 800, email: [posta@uoou.cz](mailto:posta@uoou.cz)

7. Please contact us if you have any questions in relation to this Complaints Handling Procedure, a specific complaint, the proceedings in relation to a complaint or a resolved complaint.