

The Complaints Handling Procedure of Inbank AS

effective from 1.7.2024

Our goal is to offer you high quality services. Therefore, we always welcome your suggestions and comments to help us improve our services. Should you be dissatisfied with our services or their provision, please inform us at one of the contacts listed at inbank.cz/contacts or at the footer of this document. You may make any suggestion for improvement, claim (by which you express your disagreement with the way in which we have complied with the legal or contractual terms and conditions) or complaint (by which you express your dissatisfaction with any conduct on our part). Hereinafter we refer to suggestions, claims and complaints uniformly as a "complaint".

If you decide to make a complaint, we will use the following principles to deal with it:

1. Submit your complaint in the form of your choice (by telephone, in writing, electronically, etc.) to one of the contacts listed at inbank.cz/contacts or in the footer of this document.
2. In your complaint, please include your name, surname, birth number or date of birth, contact address, email address and telephone number. Please also state what product your complaint concerns (e.g. name of the contract and its number). Describe as accurately as possible the circumstances with which you are dissatisfied and attach to your complaint the documents on the basis of which you have decided to complain. Include your proposed solution.
3. If the complaint concerns the activities of a consumer credit intermediary, please also identify the intermediary or the specific sales representative who handled the contract with you. Please note that if the complaint relates solely to the activities of an independent consumer credit intermediary, that intermediary has its own complaints handling system.
4. In the event of incomplete documentation to deal with your complaint, we may ask you to complete the documentation if you have it. If the cooperation of a third party (e.g. a credit intermediary, another bank, a payment service provider, etc.) is required to resolve your complaint, please note that by submitting your complaint you agree to provide your personal data and data protected by banking secrecy to the extent necessary to provide the basis for the resolution of your complaint to this third party.
5. We resolve complaints as soon as possible and within 30 days of receipt. In the case of incomplete documents, the time limit for resolution of the complaint starts only after all documents and information necessary for resolution have been received. We are entitled to extend the above time limit if the circumstances of the complaint are complex, require the assistance of third parties or further analysis for any other reason. We will inform you of the extension of the time limit for resolution of the complaint.
6. We will respond to your complaint by telephone, in writing or electronically. If you have indicated which means of communication you would prefer to use, we will communicate our position to you via your preferred means of communication where possible. If we decide to reject the complaint, we will give clear and understandable reasons.
7. We have the right not to initiate or continue an investigation of a complaint that has already been initiated if:
 - court or administrative proceedings (including extrajudicial dispute resolution proceedings) have already been initiated,
 - it is a repeated complaint on the same matter that we have already resolved, in which case we can refer you to our previous statements,
 - you have not completed the supporting documentation for the complaint, even though we have asked you to do so.We will notify you of the reasons for refusing to investigate your complaint.
8. We aim to resolve any disputes by agreement. If you disagree with the way your complaint has been handled, you may contact us again, stating the reasons why you disagree with the way the complaint has been handled. Paragraphs 1 to 7 apply mutatis mutandis to the handling of your disagreement with the manner in which the complaint was handled.

9. If our mutual negotiations do not resolve the dispute, you can also contact the following institutions:
- Financial Arbitrator, Legerova 1581/69, 110 00 Prague 1, www.finarbitr.cz, tel. +420 257 042 070, e-mail: arbitr@finarbitr.cz – only for consumers in matters relating to financial services,
 - Czech National Bank, Na Příkopě 28, 115 03 Prague 1, www.cnb.cz, tel. +420 224 411 111, data box ID: 8tgaiej,
 - The Office for Personal Data Protection, Pplk. Sochora 27, 170 00 Prague 7, www.uoou.cz, tel. +420 234 665 800, e-mail: posta@uoou.cz – personal data protection matters,
 - Financial Supervision Authority (Finantsinspektsioon), Sakala 4, 15030 Tallinn, www.fi.ee, tel. +372 668 0500, e-mail: info@fi.ee – our supervisory authority in the Republic of Estonia,
 - Consumer Disputes Committee, available for online complaints at: ec.europa.eu/odr - complaints arising from a contract concluded by means of distance communication,
 - competent court.
10. If you have any questions about this Complaints Handling Procedure, a specific complaint, the complaint procedure or a resolved complaint, please contact us.
11. This Complaints Handling Procedure replaces in its entirety the Complaints Handling Procedure effective from 24.8.2022.