

# We Welcome Your Feedback!

We appreciate your suggestions and feedback as they help us improve our services. You can submit your feedback during branch hours, 24/7 via our hotline at 277 207 207 (charged as a regular call per your tariff), through chat, via George online banking, by email at csas@csas.cz, on Česká spořitelna's social media, or through a data mailbox.

If you file a formal complaint, this document will guide you through our process. You can file a complaint if you believe we have not adhered to contract terms, failed to meet legal obligations, or if you are dissatisfied with our services.

## How Does the Complaint Process Work?

- You can submit a complaint verbally or in writing at our branches, via the hotline at 277 207 207 (charged per your tariff), by email at csas@csas.cz, through our online banking, on social media, or via a data mailbox.
- Every complaint is recorded electronically in our system.
- Upon request, you can receive a printed confirmation for complaints submitted in person.

## What Information Should You Provide?

- For written complaints, please include your name, date of birth, address, and account or service number.
- If you are a business, include your company name, ID, address, account or service number, and the name of the representative.
- For efficient processing, please provide your phone or email contact.
- Specify the issue, important dates, numbers, amounts, and your proposed solution. Attach relevant documents.

## What Are the Timeframes for Resolving Complaints?

- Complaints related to payment services are resolved within 15 business days. In exceptional cases

requiring third-party cooperation, it may take up to 35 business days. If we cannot meet the deadline, we will inform you of the obstacles.

- Other complaints are resolved as soon as possible, but no later than 30 calendar days. In exceptional cases, it may take longer, and we will inform you of the reason and estimated resolution time.

## What If You Disagree with the Complaint Outcome?

- If you are not satisfied, you can escalate the complaint to a senior employee (e.g., branch manager) or contact the Česká spořitelna Financial Group Ombudsman. They will re-evaluate the complaint and inform you of the outcome within the specified timeframes.

## Who Else Can Address Your Complaint?

If you remain dissatisfied, you can contact independent institutions:

- Czech National Bank, Financial Market Supervision Section, Na Příkopě 28, 115 03 Prague 1, tel: +420 224 414 359, email: spotrebitel@cnb.cz.
- Financial Arbiter of the Czech Republic, Legerova 69/1581, 110 00 Prague 1, tel.: +420 257 042 070, email: arbitr@finarbitr.cz.
- Czech Trade Inspection Authority for non-life insurance disputes, Gorazdova 1969/24, 120 00 Prague 2, email: podatelna@coi.gov.cz.
- For online contract disputes, use the Online Dispute Resolution platform (<https://ec.europa.eu/consumers/odr/>).

## Final Provisions

- This Complaint Policy is effective from January 1, 2025, and replaces the previous policy.
- The policy is published in the Česká spořitelna Information Book and on our website. The Information Book is available at our business locations.