

COMPLAINTS HANDLING RULES

These complaints handling rules stipulate the requisites and terms and conditions applicable to the handling of complaints submitted to Raiffeisenbank a.s.

1. SUBJECT OF COMPLAINT

- The subject of a complaint may be flaws in the provision of services to clients by the Bank. A petition is a suggestion pointing out flaws in other activities of the Bank, particularly its failure to comply with legal obligations.
- For the purpose of these Complaint Handling Rules, complaints and petitions are jointly referred to as complaints.
- Anyone (hereinafter referred to as the "Complainant") may submit a complaint.

2. METHOD OF MAKING A COMPLAINT

A complaint must be submitted without undue delay. The complaint is considered submitted as of the date when delivered to the Bank. A complaint may be submitted:

- in person at any branch office of the Bank or at Raiffeisenbank's headquarters at Hvězdova 1716/2b, Prague 4,
- in writing to Raiffeisenbank, a.s., Complaints department, tř. Kosmonautů 1082/29, 779 00, Olomouc,
- by e-mail to reklamace@rb.cz, info@rb.cz or ombudsman@rb.cz,
- by calling 412 440 000, or +420 412 440 000 if calling from abroad.

3. REQUISITES OF COMPLAINTS

A complaint must include:

- Identification of the Complainant and his or her contact details, in particular the name, birth registration number or date of birth, corporate ID No. in the case of a legal entity, as well as a mailing address and e-mail or telephone contacts. If the complaint is submitted by a non-client of the Bank, yet the complaint concerns its client, identification data of the client must be included as well.
- Exhaustive description of the flaw, including name of the product, service or activity and their numbers, amounts, date and time, description of important facts, etc.
- Copies of documents, such as receipts, screenshots and other material to help investigate the complaint carefully.

4. BANK'S METHOD AND TERM FOR HANDLING A COMPLAINT

1. Unless stipulated otherwise, the Bank is obliged to deal with a complaint within 30 calendar days from the date of delivery. If the complaint cannot be solved in the said time, the Bank is obliged to at least inform the Complainant in the same time about the reason why it is unable to solve the complaint, stating the current status of the complaint, further steps to be taken, as well as the time needed to deal with the complaint.
2. The term for dealing with a complaint relating to payment services is 15 business days from the date of delivery to the Bank. If the Bank is unable to reply in the given time, it shall inform the Complainant in the same time about the reasons, and shall send the reply within 35 business days from the date of delivery of the complaint at the latest.
3. The term for dealing with a complaint relating to goods and services (not delivered/not received/not matching the order) purchased using

a debit or credit card is subject to the rules of MasterCard and Visa card associations and usually amounts to 50-180 days.

4. The Bank is entitled to require the Complainant to amend or correct the complaint. In such case, the term for dealing with the complaint shall be suspended until the Complainant amends or corrects the complaint.
5. The Bank shall communicate its reply to the Complainant in a manner chosen at its discretion, however usually in the same manner how the complaint has been delivered to the Bank, unless agreed with the Complainant otherwise.

6. COST ASSOCIATED WITH THE HANDLING OF COMPLAINTS

1. The cost of handling a complaint shall be borne by the Bank.
2. In cases where the same Complainant repeatedly submits the same complaint without stating any new relevant findings or facts, or in cases of repeated, manifestly unfounded complaints, the Bank may charge the cost associated with the handling of such complaints to the Complainant.

7. PROCEDURE UPON DISAGREEMENT WITH THE PROCESSING OF A COMPLAINT

1. If the Complainant disagrees with the handling of a complaint, he or she may declare such disagreement without undue delay to the person originally attending the complaint or may refer to the Bank's ombudsman at: Raiffeisenbank a.s., Ombudsman, Hvězdova 1716/2b, 140 78 Prague 4.
2. Also, the Complainant may refer with his or her complaint to the Czech National Bank or the Financial Arbiter if the complaint fall within its competences.

8. FINAL PROVISIONS

1. The Complaints Handling Rules are published at the branch offices and at www.rb.cz.
2. When handling complaints, the Bank also adheres to the Code of conduct between banks and clients issued by the Czech Banking Association. The Code of conduct between banks and clients is available at www.rb.cz and the Bank's branch offices.
3. The Bank is entitled to amend these Complaints Handling Rules. Amendments to the Complaints Handling Rules become effective as of the date when announced by the Bank in an Appropriate Manner, as the term is defined in the General Business Conditions of Raiffeisenbank a.s. The procedure for the handling of complaints delivered to the Bank by the Complainant before the effective date of such amended Complaints Handling Rules shall be subject to the updated version of the Complaints Handling Rules, unless the Complainant informs the Bank that it wishes to have his or her complaint dealt with in accordance with the Complaints Handling Rules effective as at the moment of delivery of the complaint to the Bank.
4. These Complaints Handling Rules become effective as of 16 April 2018.