

## Complaints procedure

The Company Moneychange s. r. o. highlights the following internal rules:

### I. INTRODUCTORY PROVISIONS

#### § 1 Scope of application.

(1) This claim procedure governs the procedures for the proper, free and prompt handling of complaints or claims filed by potential or existing customers of the company ("customers") in connection with the offering and provision of payment services to the companies.

(2) Customers have the right to file complaints or claims in accordance with these regulations in respect of all activities that arise in the provision of the companies' payment services.

#### § 2 Purpose of the complaint procedure.

(1) The purpose of these rules is to determine the rules for communication between customers and companies in the filing and handling of complaints or claims and to determine the necessary content of these complaints and claims.

#### § 3. Definition of concept

(1) The claim means that the customer submits an application for the method of carrying out the activity of the payment service or in relation to the results of such activity, which directly affect the rights or obligations of the customer as a person performing payment transactions.

(2) Complaints mean the submission of an application by the client in respect of the company's transactions with the client, in relation to the form and content of the transaction information provided to the client, etc., as a result of non-performance of such submission, with the client's right to a new transaction.

### II. RECEIVING, REVIEWING AND PROCESSING CLAIMS OR COMPLAINTS

**The filing of a complaint or claim**

(1) The client has the right to submit a complaint or claim by phone, fax, mail or e-mail.

(2) to file a complaint or claim, you can use the following contact details:

a) In case of personal submission or submission by e - mail at the address:

Pelušková 1443, Kyje, 198 00 Praha 9

a) by phone .....

b) By fax. ....

c) By e-mail: .....

**§ 3 Customer identification**

(1) The client who makes a complaint or claim is obliged to inform the company about his / her identity:

(a) in the case of an individual - name, personal number / contract number, address of residence registration;

(b) in the case of a legal entity - the name of the company, head office and branches, if any, the name of the natural persons who act on its behalf when making a claim or complaint.

(2) The client has the right to file a complaint or a claim, which contains information about the company and the subject of the claim, by fax, mail or e-mail. If the written data is not enough, then the sender will be asked to discuss the complaint or claim in person.

(3) when orally filing a complaint or claim, the company shall identify the client's identity and record the complaints or claims with which the client must be learnt and the client shall certify their signature. At the time of filing a complaint or claim by phone, the company has the right to register this telephone conversation

(4) If the client files a complaint or complaint from his / her representative, a power of attorney signed by the client shall be provided for the exercise of such powers by the representative.

(5) if the company has not received the client's identification data confirming his rights upon request, the company has the right to postpone the claim or complaint without execution. The company shall inform the person submitting the complaint or claim about this fact.

(6) Anonymous complaints or claims the company will not be considered. If the company receives anonymous claims or complaints, they are not considered by the company.

#### **§ 6 Determination of the subject of the complaint or claim**

(1) the Client is obliged to describe the subject of his complaint or claim clearly and appropriately.

(2) the Client is obliged to present documents determining the subject of the complaint or claim and proving its validity. When submitting an incomplete set of documents, the client is obliged to provide additional information.

(3) in the event that the client does not provide the necessary documents or provides them only partially, the company has the right to demand additional documents related to the claim or complaint from the client. The client is obliged to provide the necessary documents not later than (15) fifteen days from the date of filing the complaint. The period of time for the settlement of a complaint or claim shall be extended for this period.

(4) if at the request of the company all necessary documents are not submitted, the company reserves the right to examine and resolve the issue on the basis of incomplete initial data provided by the client or on the basis of supporting documents registered in the company. If such a process is not possible, the company has the right to postpone the complaint or claim without execution.

#### **§ 7 Consideration of a complaint or claim**

(1) The Company shall decide whether the complaint or claim is lawful or unlawful after examining the facts set out by the client.

#### **§ 8 The period for performance**

(1) the Company shall settle the complaint or claim within (30) thirty days from the date of receipt of the complaint or claim from the client. The term of registration of a complaint or claim for payment of services is 15 (fifteen) working days from the date of receipt of the complaint or claim.

(2) if the customer submits a complaint or claim, indicating incomplete data or fails to submit the necessary documents, the complaint or claim may be resolved within thirty (30) days from the date of its submission by the customer, or within fifteen (15) working days from the date of receipt of the complaint or claim by the company on the subject of payment.

(3) If the complaint or claim of the client cannot be executed by the company within the specified period due to serious reasons, the company has the right to extend this period for the necessary period of time, but not exceeding, another thirty (30) days, or, possibly, an additional fifteen (15) working days from the date of receipt of the complaint or claim of the company. The company is obliged to inform the client about the extension of the term for the settlement of the complaint or claim.

#### **§ 9 Termination of the claim**

1) if any deficiencies are found in the execution of the complaint or claim, the client shall have the right to notify the company without delay of such, but not later than the limitation period in accordance with the time specified in the complaint.

#### **§10 Information on registration**

(1) the company shall inform the client of the processing of the complaint or claim.

(2) when a complaint or claim is received by e-mail, the company shall inform the client of the complaint or claim by e-mail. With another method of accepting a complaint or claim, the company informs the client about its consideration in writing by mail to the client's postal address.

### **III Internal regulations of the company on the complaints procedure**

#### **§ 11 The modus operandi of the Company**

When a complaint or claim is received by the company, it must be immediately sent to the head of the Department to which the complaint or claim relates. At the time of transmission of the complaint or claim, the head of the Department is obliged to accept the complaint or claim. Upon receipt of a claim or complaint, employees must act in accordance with the following points:

- a) the authorized employee of the Registration Department is responsible for the registration of complaints or claims and for monitoring the execution of the document on time;
- b) the employee who accepted the complaint or claim fills in the external part of the form and sends the document to the Registration Department;
- c) an authorized employee of the Registration Department prepares a complaint or a claim, writes them to the responsible persons for processing and solving, ensuring

proper and timely consideration of complaints and claims. Further, the complaint or claim is considered by the head of the relevant Department and the competent employee, in accordance with the subject of the complaint or claim (the Department receives a complaint or claim with the registration number). The registration log contains the name of the responsible employee, the method of processing the complaint or claim, the content of the complaint or claim, including any copies on the initiative of the client, a record of the proposed decision, including the estimated time required to resolve the complaint or claim. Once a complaint or claim has been resolved, the journal records the conclusion, possibly with the consent of the correction of errors, consideration of the proposed solution, etc.

d) The relevant authorities are engaged in the registration of written responses to the client with explanations. In case of justified complaints or claims, a response with an apology and a proposal to solve the problem is provided.

e) After the complaint or claim is resolved, the completed form with a copy of the written response to the client shall be executed as " Claim Execution " or " Complaint Execution».

### **§ 12 Record keeping**

(1) Registration Department keeps a record of the received complaints and claims and measures taken based on them.

### **§ 13 Procedure for publication of a complaint or claim**

(1) Basic information on the procedure for handling complaints or claims is available on the company's website.

(2) the following conditions shall be observed when publishing information on the rules for filing complaints or claims on the website::

a) the client was informed about the address of the website and the placement of documents on the website page, where it is possible to obtain the necessary information;

b) information must be up-to-date;

c) access to information on the company's website must be uninterrupted as long as the client is studying the information.

(3) the Company shall inform the client of any updates on the website.

Moneychange s.r.o.

Zaharikov Vadim, direktor