

Claims Policy of SAB Finance a.s.

This Claims Policy of the company SAB Finance a. s., with registered office at Senovážné náměstí 1375/19, 110 00 Praha 1 (hereinafter as "SABF"), sets out the procedures for the submission of claims or complaints (hereinafter as "claims") by clients or potential clients of SABF (hereinafter as the "Client"), the requirements for the content of such claims and procedures for their handling.

RECEIPT OF CLAIMS AND REQUIRED CONTENT

The claim shall be submitted without undue delay upon discovery of reasons for the claim by the Client.

Claims shall be submitted by the Client:

- in person – in oral or written form on the business premises of SABF at Kvítková 4352, 760 01 Zlín, or at the registered office of SABF, Senovážné náměstí 1375/19, 110 00 Praha 1, on working days during Operating Hours from 8 a.m. to 4:30 p.m.,
- by post to the aforementioned address of the business premises or registered office of SABF,
- by phone via the recorded telephone lines during the aforementioned Operating Hours (for claims concerning settlement of a transaction at 267 220 229, for any other cases at 267 220 210),
- by e-mail at reklamace@sab.cz, including outside of the aforementioned Operating Hours, or
- via SABF data mailbox (data mailbox ID: whes26i), including outside of the aforementioned Operating Hours.

Any oral claims shall be put on record in writing by a SABF employee who receives such claims. The Client shall become familiar with the record and confirm it with his/her signature. SABF shall confirm receipt of a claim submitted by telephone, letter or e-mail in writing to the Client, including information on the procedure and deadlines for its settlement.

Any claim submitted shall contain the following data about the Client and the subject of the claim:

- name, surname and date of birth for natural persons; including the company registration number or business name for entrepreneurs,
- name / business name, company registration number and registered office for legal persons,
- contact address, telephone or e-mail address for any additional queries by SABF,
- detailed description of the claim, including any available documentation and any other relevant information (e.g., payment order, bank statement, etc.),
- date on which the claim was submitted.

Should the claim fail to contain the aforementioned information, SABF employee may request any relevant information or documents as necessary for dealing with the claim; in such a case, the deadlines for the settlement of the claim set out below shall not apply.

PROCESSING OF CLAIMS

The deadline for processing a claim is 15 working days from its delivery to SABF. Should there be any obstacle in the processing of the claim within 15 working days that is beyond SABF control, SABF shall inform the Client within the deadline about the obstacles preventing the claim to be processed in time. Any claims with an extended deadline shall be processed no later than within 35 working days from their receipt. The period granted to the Client for rectification or amendment of a claim shall not be included in the aforementioned deadlines.

The Client shall be entitled to make a claim concerning any unauthorized or incorrectly executed payment transaction no later than within 13 months of the date the money is debited from the payment account.

The Client shall be informed about the claim settlement in writing, by phone or in person. When the Client is informed about the claim settlement by phone or in person, the Client shall subsequently be notified of the claim settlement in writing as well. Such notification shall include an opinion as to whether or not the claim is justified and the reasons and specific way of settling the claim.

MAKING AN APPEAL

Should the Client not be satisfied with the claim settlement, they shall be entitled to make an appeal in writing at the registered office of SABF at SAB Finance a.s., Senovážné náměstí 1375/19, 110 00 Praha 1, or on the business premises of SABF at Kvítková 4352, 760 01 Zlín. The Client may also send their appeal by e-mail to reklamace@sab.cz.

Any appeal shall be made within 60 days from the delivery of the notification of the claim settlement. Appeals shall be processed within the same deadlines that apply to claims, as specified above.

OTHER OPTIONS OF THE CLIENT

Pursuant to Act No. 229/2002 Coll., on the Financial Arbitrator, as amended, the Client may also contact the Office of the Financial Arbitrator who is authorized, besides other things, to settle disputes among providers of payment services and users of payment services in connection with the provision of payment services, and is based at Legerova 1581/69, 110 00 Praha 1, website: www.finarbitr.cz, e-mail: arbitr@finarbitr.cz.

As regards the right to equal treatment and protection against discrimination, the Client may also contact the Office of the Public Defender of Rights at <https://www.ochrance.cz/>, e-mail: podatelna@ochrance.cz.

The Client may also refer their claim to the Czech National Bank (www.cnb.cz), which supervises payment institutions, as well as to a competent court.

FINAL PROVISIONS

The Claims Policy is published on SABF website (www.sab.cz) and is also available on SABF business premises and in SABF registered office.

The Claims Policy shall come into force on 1 March 2023.