

Complaints procedure

This Complaints Procedure sets out the rules and procedures for dealing with complaints and grievances of clients of the company **SAB servis s.r.o.**, with its registered office at Jungmannova 748/30, 110 00 Prague 1 – Nové Město, ID No.: 24704008, registered in the Commercial Registry at the Municipal Court in Prague, Section C, File 167427 (hereinafter the “**Company**”).

1. GENERAL PRINCIPLES

The Complaints Procedure sets out the procedures and processes for the submission and handling of complaints and claims from the Company’s clients and their registration. The Company keeps internal records of all complaints and claims received, the manner in which they are resolved, the results of the investigation and the information provided to the client, including the date of receipt, the date of processing and the date of notification of the outcome of the complaint or claim.

The Complaints Procedure is published on the website www.sabservis.cz and is also available in paper form at the Company’s registered office.

2. FILING A CLAIM OR COMPLAINT

The client can submit a complaint or claim in several ways, namely:

- a) in a written form to the address: Jungmannova 748/30, 110 00 Prague 1 – Nové Město
- b) by e-mail: obchod@sabservis.cz
- c) by phone: +420 733 538 063
- d) through the Company’s advisor
- e) through the Company’s contractual partner (usually an insurance company, investment company, pension company, bank, etc.)

A complaint/claim must contain:

- a) First name, surname of the client and the contact e-mail or postal address to which the result of the investigation of the claim or complaint will be sent. In the case of a legal person, the company name, the name and address of its registered office and the contact person.
- b) A description of the case, giving the details necessary to resolve the complaint and a description of how the client has been affected in terms of their rights.
- c) Annexes containing documentation of the submission (copies of contracts, minutes of meetings, etc.)

3. COURSE OF THE RESOLUTION

The claim or complaint is forwarded to the responsible employee who will ensure that it is registered and resolved.

Claims and complaints are dealt with in the order in which they are received.

The time limit for handling a claim or complaint is 30 calendar days from receipt of the submission. In the event that, for serious reasons, the case cannot be dealt with within the above-mentioned time limit, the client shall be informed of this fact in due time.

The Company reserves the right to request the Client to supplement the claim or complaint to enable its successful resolution. In this case, the time limit for handling the case is suspended until the client has received the additional information. However, if the client fails to deliver to the Company the additional information requested by the Company within 10 calendar days, the filing of the claim or complaint may be rejected for incompleteness.

4. INFORMING THE CLIENT ABOUT THE RESULT OF THE SOLUTION

The client is informed of the outcome of the complaint within 30 calendar days of receipt of the complaint by the e-mail provided by the client or in writing to the address provided in the claim or complaint. The date of sending the result of the claim or complaint shall be decisive.

In the event that the result of the resolution of the case is sent to the address indicated by the client and the client does not receive the letter with the result of the resolution, it shall be deemed to have been delivered on the day on which it is delivered back to the company.

If the claim or complaint is submitted through a contractual partner (i.e., a partner whose products are offered by the Company), the Company shall inform only the partner through whom the claim or complaint was submitted of the result of the resolution of the claim or complaint.

5. SPECIAL PROVISIONS

The procedure for resolving claims and complaints within the Company is set out in an internal regulation intended for internal use only.

A claim or complaint will be rejected if:

- a) The case described in the claim or complaint does not concern the Company, its services or products or its advisors,
- b) The claim or complaint does not contain all the necessary elements (in particular the identification of the client and the clarity of its submission) and the client has not completed them even within an additional reasonable period of 10 calendar days,
- c) If the documents proving the validity of the repeated complaint are not submitted and the claimed defect in performance is not proven in any other way,
- d) The matter has been decided by a court or other public authority or proceedings on the merits have been initiated before such authority.

If the client filing the claim or complaint is a consumer, they may contact the competent authority in charge of out-of-court dispute resolution in case of dissatisfaction with the resolution of their case. This authority is:

- **Financial Arbitrator** for the area of financial services referred to in Act No.229/2002 Coll., on the Financial Arbitrator, as amended, i.e., in particular for disputes concerning the offer, provision or brokerage of consumer credit, investment services, long-term investment products, life insurance, building savings, supplementary pension insurance with state contribution, supplementary pension savings and pan-European personal pension products.

The Financial Arbitrator can be contacted free of charge via www.finarbitr.cz, where you can find the relevant submission forms, by mail: qr9ab9x, by email: arbitr@finarbitr.cz, by phone: +420 257 042 070, or in writing at their address at Legerova 1581/69, 110 00 Prague 1.

- **Office of the Ombudsman of the Czech Association of Insurance Companies z. ú.** as a body authorised by the Ministry of Industry and Trade of the Czech Republic to settle disputes out of court in the field of non-life insurance.

It is not intended to resolve consumer disputes in the field of:

- motor third party liability insurance (so-called “compulsory liability insurance”),
- employers’ liability litigation in the event of an occupational accident/illness,
- claims by victims under third party liability insurance,
- non-consumer claims.

More information about the free resolution.

Disputes of any other kind in the financial services sector fall under the jurisdiction of the Financial Arbitrator.

For more information on free dispute resolution before the Ombudsman, click here: www.ombudsmancap.cz.

The Ombudsman may be contacted via a data box: i4ymwu8, e-mail: kancelar@ombudsmancap.cz, by phone: +420 602 273 096, or in writing to: Elišky Krásnohorské 135/7, 110 00 Prague 1.

- **Czech Trade Inspection Authority** in cases where the Financial Arbitrator is not competent. Further contact information and online submission form at www.coi.cz.
- **Online dispute** resolution is another option at EU level (including Norway, Iceland and Liechtenstein) for domestic and cross-border consumer disputes involving goods or services bought online within the above countries. Complaints can be submitted free of charge in the Czech language via an electronic form available on the European Commission's website (here: <https://ec.europa.eu/consumers/odr/main/index.cfm?event=main.home2.show&lng=CS>). Applies only to consumer contracts concluded online and remotely.

The client may also address their claim or complaint to the Czech National Bank (hereinafter the “CNB”) in matters relating to compliance with the prohibition on the use of unfair practices, the prohibition on discrimination against consumers, the obligations and rules for information on the price of services and the manner of their determination, the obligations set out in the Civil Code for the conclusion of distance contracts for financial services, etc. The CNB does not decide on the subject matter of the dispute. It examines the submission solely from the point of view of whether the legal provisions which the CNB supervises have been complied with. The CNB can be contacted: by using the appropriate form at: www.cnb.cz, via a data box: 8tgaiej, by e-mail: podatelna@cnb.cz, by telephone: 224 411 111, by writing to the head office: Na Příkopě 864/28, 115 03 Prague 1.

This Complaints Procedure is in force from 1st March 2024.