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Complaints Code

EOS KSI Česká republika, s.r.o., ID No.: 251 17 483, with its registered office at Novodvorská 994/138, 142 00 Prague 4, registered in the Commercial Register maintained by the Municipal Court in Prague under file No. C 51150 ("**Company**")

which shall be used for claims and/or complaints regarding the services of the Non-Performing Loan Administrator pursuant to Act No. 84/2024 Coll., on the Non-Performing Loan Market, as amended (the "**NPL Market Act**").

1 Introduction

- 1.1 A Complaint is a submission by which the Debtor alleges that the Company is deficient in its performance of the terms of the Contract or disagrees with the Company's conduct in relation to the Debtor.
- 1.2 A grievance is a submission which is directed at the conduct of the Company's employees and generally at matters not covered by the contract.

2 Necessities and filing of complaints and claims

- 2.1 Only the debtor of a non-performing loan (i.e. a loan that falls within the definition under the NPLA) that the Company administers or enforces, or a person acting under a power of attorney on behalf of such debtor, is entitled to file a complaint or claim. In such case, the complaint or claim must include a power of attorney which indicates the authority of the attorney to file the complaint or claim on behalf of the debtor.
- 2.2 A complaint or grievance may be lodged against the Company and its employees as well as persons authorised by the Company to carry out activities related to the administration of non-performing loans.
- 2.3 A complaint or claim must be in writing - either in the form of a submission sent by post to the Company's registered office address or by email to the contact listed on the Company's website: info@eos.ksi.cz.
- 2.4 The complaint or claim must be addressed to the Company and must contain at least the following information:
 - (a) indicating that it is a complaint or claim;
 - (b) identification data of the debtor - name, surname, residence, contact address (for natural persons) and business name, registered office, contact address, names and surnames of persons authorised to act on behalf of the legal person (for legal persons);
 - (c) the subject matter of the complaint or claim - a statement of the facts giving rise to the complaint or claim, which relate to the Company's activities as a non-performing loan servicer (breaches of the Non-Performing Loans Market Act or the Non-Performing Loans Market Standards), and documentation of any available relevant evidence.
- 2.5 A complaint or claim must be delivered to the Company without undue delay after the fact to which the complaint or claim relates has occurred, or without undue delay after the debtor has become aware of the fact.

3 Acceptance of a complaint or claim

- 3.1 Upon receipt of a complaint or claim, the Company shall without undue delay examine whether the complaint or claim is made by an authorised person and whether the complaint or claim complies with the form and all required particulars.

- 3.2 If the complaint or claim is not found to be sufficiently clear and understandable, the Company shall invite the person making the complaint or claim to complete or rectify the complaint or claim, provided that in such invitation the Company shall warn the person making the complaint or claim that if such completion or rectification is not received by the Company within the specified time, the Company shall be entitled to reject the complaint or claim.
- 3.3 If the person who has submitted the complaint or claim does not comply with the request and does not deliver the necessary information or supplement to the Company within the specified period, the Company is entitled to reject the complaint or claim. The Company shall notify the person who submitted the complaint or claim in writing of the rejection of the complaint or claim.

4 Handling a complaint or claim

- 4.1 If the complaint or claim is free from defects or additionally supplemented as described above, the Company shall review the facts alleged and evidence submitted by the debtor in the complaint or claim as well as the Company's internal records.
- 4.2 Following a review of a complaint or claim, the Company shall decide that if the Company:
- (a) there has been a violation of generally binding legal provisions in the manner alleged by the debtor, the debtor is obliged to fully comply with the complaint or claim;
 - (b) there has been a breach of generally binding legal provisions, but not to the full extent alleged by the debtor, it is obliged to accept the complaint or claim in part;
 - (c) there has been no violation of the generally binding legal provisions alleged by the debtor, it must dismiss the complaint or claim as unfounded.
- 4.3 The Company is obliged to justify its decision.
- 4.4 The Company is obliged to deal with the debtor's complaint or claim within 30 calendar days of its receipt and to send a written statement to the debtor within this period. This time limit shall not include the period from the date of sending the request for supplementation or rectification pursuant to Article 3.2 of these Complaints Code to the date of completion of all information requested by the Company from the debtor.

5 ČNB (Czech National Bank)

- 5.1 If necessary, the debtor is also entitled to apply directly to the Company's supervisory authority, which in this case is the Czech National Bank.
- 5.2 The contact details of the Czech National Bank are as follows:
- (a) residence: Na Příkopě 864/28, 115 03 Praha 1
 - (b) address of the mailroom: Senovážná 864/3, 115 03 Prague 1
 - (c) Mailbox ID: 8tgaiej, electronic mailbox: podatelna@cnb.cz

- (d) Websites: www.cnb.cz; a complaint form is available at <https://www.cnb.cz/cs/verejnost/kontakty/formular-podani-dotazu-podnetu-upozorneni/index.html>
- (e) telephone: 224 411 111, green line: 800 160 170