

The Complaint Code of AKCENTA CZ a.s. (hereinafter only "AKCENTA") regulates the communication between the client and AKCENTA in cases when the client considers that AKCENTA has not complied with the terms of the Framework Contract or the General Terms and Conditions, or has not complied with an obligation arising from applicable laws.¹⁾

1.1 How a claim may be filed, and its form

AKCENTA can only accept claims made in writing.

Claims made in writing may be sent by letter to the address of AKCENTA, Nerudova 1361/31, 500 02 Hradec Králové 2, Czech Republic or through the on-line form at: <http://www.akcenta.com/claims-form.html>. Department responsible for processing complaints is the Middle Office.

1.2 Requisites of a claim/complaint

A claim filed by a natural person must contain the following: the name and surname of the client, the name and surname of the person authorised to act in the name of the client filing the claim, the number of the framework contract, the number of the payment order to which the claim relates, and the exact reasons for the claim. The provision of a telephone number or email address is also recommended to speed up the resolution of the claim.

A claim filed by a natural person / entrepreneur or a legal entity must contain the following: the name and surname of the client²⁾, name or trading name, the business ID No (IČ), the name and surname of the person authorised to act in the name of the client filing the claim, the number of the framework contract, the number of the payment order to which the claim relates, and the exact reasons for the claim. The provision of a telephone number or email address is also recommended to speed up the resolution of the claim.

Demonstrating the relevant facts relating to the claim through annexes is also recommended.

1.3 Exceptions to the acceptance of claims

AKCENTA cannot accept a claim if:

- the method, form or requisites for the filing of the claim were not complied with, even within an additional period of time provided by AKCENTA for the completion or correction of the filing,
- proceedings at a court of law or arbitration court have already been commenced in the same matter, or a court of law or arbitration court has already decided in the matter,
- the retention periods for the relevant types of document have already been reached.

1.4 Deadlines for filing claims

- After the discovery of a deficiency, a claim against a domestic payment transaction should ideally be filed within 15 days from receipt of the information that gave rise to the claim (e.g., account statement, notice of successful transaction etc.),
- after the discovery of a deficiency, a claim against a foreign payment transaction should ideally be filed within 30 days from receipt of the information that gave rise to the claim (e.g., account statement, notice of successful transaction etc.),
- after the discovery of a deficiency, a claim against other bank transactions should ideally be filed within 30 days from receipt of the information that gave rise to the claim,
- claims against domestic and foreign payment transactions must be filed by a client at the latest within 13 months from the date their account is debited.

1.5 Deadlines for resolving claims

- Claims against domestic payment transactions, foreign payment transactions and other bank transactions will be resolved by AKCENTA within 15 days from the filing of the claim, respectively from its delivery to AKCENTA,
- the deadline for the correction or completion of a claim is not included in the 15-day limit indicated above.

In case AKCENTA is prevented from answering to a claim or complaint within the stipulated deadline by a condition

¹⁾ For example Act No 370/2017, on the payment system; Act No 21/1992, on banks, as amended; Act No 256/2004, on business activities on the capital market; Act No 634/1992, on consumer protection, as amended; Act No 89/2012, the Civil Code, as amended.

²⁾ This applies for entrepreneurs who are natural persons.

independent on its will, it shall notify the client within 15 days following the occurrence of the condition preventing it from a timely answer, and answer to the client the latest within 35 business days after it received the complaint or claim.

1.6 How a claim is settled

The complaint is processing by department to which complaint relates in collaboration with the Middle Office and other specialized departments of AKCENTA. The client will be informed about how the claim will be settled in writing to his/her correspondence address or email address.

1.7 Appealing against a claim settlement

If a client is not satisfied with the settlement of a claim, he/she can contact the Compliance department. Pursuant to Act No 229/2002 Coll., on the financial arbiter, a financial arbiter is also competent to decide on disputes between AKCENTA and a client, however this will have no impact on the right of the client to petition a court of law. A client is also entitled to submit a complaint to the Czech National Bank. According to the regulation EP 524/2013 a client can also file a complaint on this address <http://ec.europa.eu/consumers/odr/>.

1.8 Comments regarding AKCENTA services and products

AKCENTA welcomes all inputs and comments relating to the services and products it provides. Inputs and comments may be filed at the AKCENTA headquarters, to AKCENTA sales representatives, by telephone at +420 498 777 770 or by email at info@akcenta.eu.

1.9 Final provisions

This Complaint Code is available at the AKCENTA headquarters in Hradec Králové, from AKCENTA sales representatives and at the AKCENTA website at www.akcenta.com. This Complaint Code will become valid and effective on the date of its announcement.

At Hradec Králové, dated 2 January 2018



Milan Cerman

Chairman of the Board of Directors



Daniel Johanis

Vice-chairman of the Board of Directors



Jan Karger

Member of the Board of Directors