

COMPLAINTS PROCEDURE RULES OF TRAVELEX CZECH REPUBLIC A.S.

Procedure for resolving claims and complaints

Each client (*hereinafter the "Client"*) of Travelex Czech Republic a.s. (*hereinafter the "Company"*) may express their dissatisfaction with the provided services, products, or conduct of Company's employees, in the form of claims and/or complaints.

These Complaints Procedure Rules set down the requirements for claims and complaints, procedures associated with the lodging of claims/complaints by the Company's Clients, as well as terms and conditions for resolving claims/complaints by the Company.

Claim shall refer to the Client's submission made in case they believe that the Company failed to comply with contractual term and procedures of the Company in providing their services or breached legal regulations, as appropriate.

Complaint shall refer to the Client's submission challenging the form and contents of information and/or services provided to the Client, conduct and demeanor of the Company's employees, claims handling procedure, etc.

Simplified procedure for complaints shall refer to the Client's request for an annulment of a cash currency exchange transaction from the same day, on which the given transaction took place, and for a full refund of the Client's funds used to execute the given transaction.

For the purpose of these Complaints Procedure Rules, claims and complaints shall hereinafter be referred to as "complaints".

I. COMPLAINT REQUIREMENTS

A lodged complaint must include the following:

- **Identification** (*for individuals: name and surname, date of birth; for entrepreneurs: identification number or trade name; for legal entities: name/trade name, identification number, registered office, and name/surname of a representative*) and **contact information** (*address or telephone/email contacts for any follow-up questions of the Company relating to complaints*);
- Accurate **description of the complaint contents** and **description of claims** made by the Client and the demands for the Company;
- **Submission** of available **documents** and other relevant data that unambiguously identify the operation, service or transaction under complaint (*e.g. copy of a Transaction receipt, etc.*) and corroborate the complaint justification;
- Statement that the data provided by the Client in the complaint are true and complete.
- Date and signature of the Client.

The Company may request the presentation of other documents and/or provision of additional information relating to the complaint. The Client shall provide any necessary assistance in due course and resolution of the complaint.

The Client may complete incomplete complaints within 10 calendar days from the delivery of a request to do so. If a complaint does not contain all the requirements specified above or relevant documents are not duly provided that identify the transaction or service under complaint, it may constitute a reason for dismissing the complaint.

Simplified procedure for complaints:

The Client may withdraw from an executed cash currency exchange transaction in the so-called simplified procedure for complaints, without being charged any fee. In such case, the Client only has to lodge a complaint as soon as possible, i.e. on the same day, at the Company branch, where the given transaction took place.

The process of resolving the simplified procedure for complaints is as follows:

- The Client shall fill in the "Protocol on simplified procedure for complaints", submitting the original of the "Transaction receipt" relating to the executed currency exchange transaction to the Company (*each document may only be used once for the purpose of complaints*).
- Furthermore, the Client provides the Company employee all financial funds paid out to the Client within the cash currency exchange transaction for inspection (*note: it is not required to provide the same notes or denominations that were originally paid out to the Client*).
- Following an inspection of the protocol, receipt, and returned funds – to be performed by the Company employee – the Client shall receive all funds used to make the exchange, in full and in the same currency (*note: for technical and operational reasons, it is not always possible to refund the same notes and denominations used during the original transaction*). The Client shall also receive a copy of the "Protocol of simplified procedure for complaints" confirmed by the Company employee, as well as a copy of the original "Transaction receipt" bearing a "storno/reversal" sign.

In case the Company branch, where the original transaction took place, does not have sufficient cash to make the refund in exceptional cases, further process is agreed with the Client (e.g. simplified procedure for complaints to be moved to the following day).

II. LODGING COMPLAINTS

The Client may lodge the complaint in one of the following ways:

- IN PERSON at any branch of the Company. A protocol of the complaint receipt shall be executed – to be signed by

the Client and the relevant employee of the Company, in which the Company employee states the complaint contents. The Client shall receive a copy of the complaint protocol.

- IN WRITING to: Travelex Czech Republic a.s., Národní 28, 110 00, Prague 1.
- VIA EMAIL to: info@travelex.cz.

The Company does not resolve any anonymous complaints. With regard to complaints concerning cash withdrawals from an ATM of Travelex Czech Republic a.s., we kindly ask Clients to proceed pursuant to instructions of "Travelex ATM Withdrawal Claim", available at www.travelex.cz under the "ATM" tab.

III. RECOMMENDED DEADLINE FOR LODGING COMPLAINTS

A complaint should be lodged without any undue delay after the Client identifies reasons for such complaint. It is recommended to lodge complaints within the period of 30 days from executing the transaction or service in question. With regard to cash transactions, we recommend lodging complaints immediately at the Company branch, where the transaction took place – within the Simplified procedure for complaints (see above for information).

Note: Clients are required to count the cash right away and check the correctness of information in the "Transaction receipt". In case no Client is identified for transactions up to EUR 1,000 equivalent, the complaint resolution may be difficult, potentially also resulting in the complaint dismissal.

IV. DEADLINE FOR RESOLVING COMPLAINTS

The maximum period for resolution is 30 calendar days from the delivery of a complaint to the Company. The deadline for complaint correction or completion is not included in the period (*i.e. each new supplementation or change of a complaint shall be regarded as a new submission, with the period of 30 calendar days starting over*).

In case it is not possible to resolve a complaint within the aforementioned period for serious reasons, the Company shall inform the Client about the reason and corresponding expected date of the complaint resolution. Complaints under the Simplified procedure for complaints shall be resolved immediately at the Company branch, where the given transaction took place.

V. INFORMING CLIENTS ABOUT THE COMPLAINT RESOLUTION

The Company shall inform the Client about the outcome of the complaint resolution in writing or via email (as appropriate), unless another form is individually agreed with the Client.

Any costs associated with the resolution of complaints lodged by the Client shall be borne by the Company.

Complaints under the Simplified procedure for complaints shall be resolved immediately on the spot, by annulling the cash currency exchange transaction and refunding funds to the Client.

VI. TERMS FOR DISMISSING COMPLAINTS

In case the Client fails to comply with the obligations set down herein, namely fails to specify the basic information about the complaint foreseen by these Complaint Procedure Rules, the Company may dismiss the complaint.

VII. APPEALS AND RESOLUTION OF DISPUTES

In case the Client is not satisfied with the complaint resolution outcome, they may contact the Company management and request a new investigation of the complaint. The complaint will then be investigated again, with the Client being informed about the outcome within the period set down by these Complaint Procedure Rules.

In case Clients continue to disagree with the resolution of their complaints, they may submit the matter to a court of law or independent institutions, such as:

- **Czech National Bank, Consumer Protection Department**, Na Příkopě 864/28, Prague 1, 115 03.

Tel: +420 224 412 770, Fax: +420 224 412 261, Email: spotrebitel@cnb.cz

The CNB does not render decisions on the dispute subject matter. It only assesses whether all legal regulations overseen by the CNB were adhered to.

- **Financial Arbiter of the Czech Republic**, Legerova 69/1581, Prague 1, 110 00.

Financial Arbiter of the Czech Republic is an administrative authority for out-of-court settlement of disputes, with the scope of its powers defined by Act no. 229/2002 Coll. (for more info, see www.finarbitr.cz).

VIII. FINAL PROVISIONS

These Complaints Procedure Rules are a public document of the Company and are available for consultation at all branches of the Company.

The Company may amend these Complaints Procedure Rules. Any amendments to the Complaints Procedure Rules come into effect on the day they are announced.

These Complaints Procedure Rules come into effect on 1 February 2015.



COMPLAINT PROTOCOL



PART I – IDENTIFICATION

Name and surname / Name / Trade name

Date of birth / Identification number (IČ)

Permanent resident address / Registered office

Name and surname of a representative (only applies to legal entities)

Contact address / Telephone / Email

PART II – DESCRIPTION OF THE COMPLAINT AND CLAIMS

Description of complaint contents, with specification of dates, figures, and amounts

Description of claims and demands made by the Client

PART III – ENCLOSED DOCUMENTATION

Documents unambiguously identifying the operation, service or transaction under complaint (e.g. copy of a “Transaction receipt”, etc.) and corroborating justification of the complaint (please list):

PART IV – AFFIDAVIT AND CLIENT’S SIGNATURE

I hereby certify that the above mentioned data and enclosed documents are accurate and complete.

Date

Client’s signature

PART V – RECEIPT OF THE COMPLAINT BY THE COMPANY

Signing date / Signature of Company employee

Datum

Stamp and signature
of Company employee

PROTOCOL ON SIMPLIFIED PROCEDURE FOR COMPLAINTS



PART I – IDENTIFICATION

Name and surname

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“Transaction receipt”

Date

Time

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PART II – DESCRIPTION OF THE COMPLAINT AND CLAIMS

Description of complaint contents/reasons, with dates, figures, and amounts

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PART III – CERTIFICATE OF THE FINANCIAL FUNDS ACCEPTANCE AFFIDAVIT AND CLIENT’S SIGNATURE

I hereby certify the acceptance of financial funds as well as the accuracy and completeness of the above mentioned data and enclosed documents.

Date

Client’s signature

PART IV – RECEIPT OF THE COMPLAINT BY THE COMPANY

Signing date / Signature of Company employee

Date

Stamp and signature of Company employee

INFORMATION CONCERNING SIMPLIFIED PROCEDURE FOR COMPLAINTS

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