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| **Complaint Procedure** **of Raiffeisen – Leasing, s.r.o.** **applicable to the Consumers** |

The company **Raiffeisen – Leasing, s.r.o.**, with its registered office at Hvězdova 1716/2b, 140 00 Prague 4, ID No. 61467863, registered at the Municipal Court in Prague, Section C, Insert 29553 (hereinafter referred to as the “RLCZ”) publishes this Complaint Procedure.

1. **Complaint, method of submission and content requirements**

The Complaint Procedure applies to complaints from consumers interested in services provided by RLCZ / from the clients of RLCZ (hereinafter referred to as the “Consumer”).

The complaint is:

* a submission by which the Consumer expresses disagreement or dissatisfaction with a process, decision, action or behaviour of RLCZ and / or its representatives and demands redress;
* a submission by which the Consumer claims a defect of services provided by RLCZ and demands redress of the defect or its consequence.

The complaint can be submitted:

* in writing to the registered address of RLCZ: Hvězdova 1716/2b, 140 00 Prague 4
* by email to: rl@rl.cz
* in person at the registered office address of RLCZ (see above) or at any branch office of RLCZ (addresses published on RLCZ´s website)
* by phone at: +420 221 511 611
* by data box: ID x3cv8at.

The complaint should contain the details listed below:

* name, surname, birth date or personal identification number and postal address of the Consumer
* description of the facts that result in the submission of the complaint
* Consumer´s signature in case of a written form
* if applicable, the Consumer´s contact details (email, telephone number) for faster way of settlement of the complaint.
1. **Settlement of the complaint**

Notification on the settlement of the complaint by RLCZ is always provided in writing. Time limit for settlement of the complaint is 30 calendar days from receipt of the complaint by RLCZ. The time limit does not include the necessary time required for the Consumer to correct and / or complete the complaint, which the Consumer may also be invited by RLCZ. If, in justified cases, the complaint cannot be settled within 30 calendar days from its receipt, RLCZ shall inform the Consumer and set additional time limit within which the Consumer will be informed about the settlement of the complaint.

If the Consumer disagrees with the way the complaint is settled, he / she is entitled to submit, without undue delay from the receipt of information on the way of settlement of the complaint, to the address of RLCZ registered office a written request for an investigation of the settlement of the complaint.

1. **Information on the right to out-of-court resolution of consumer disputes and the supervisory authority**

If the Consumer is not satisfied with the settlement of the complaint, he has the right to out-of-court resolution through the Financial Arbiter pursuant to Act No. 229/2002 Coll., on Financial Arbiter, as amended ([www.finarbitr.cz](http://www.finarbitr.cz)).

Supervision of compliance with the RLCZ´s obligations in providing consumer loan is carried out by the Czech National Bank, Senovážná 3, 115 03 Prague 1, phone number (the green line): 800 160 170, email: podatelna@cnb.cz, [www.cnb.cz](http://www.cnb.cz).

1. **Final Provisions**

RLCZ is entitled to amend this Complaint Procedure in connection with changes in legislation or internal procedures.

This Complaint Procedure shall enter into effect on 16/01/2018 and it is published on [www.rl.cz](http://www.rl.cz).