

## **Complaints procedure valid from 01.11.2023**

The complainant is entitled to lodge a complaint:

- a) in writing at the address of the company: EOS Slovensko Finance, s.r.o, Prievozská 2, 821 09 Bratislava,
- b) in person at EOS Slovensko Finance, s.r.o., Prievozská 2, 821 09 Bratislava,
- c) by e-mail to staznosti@eos-finance.sk addresses.

The complaint must contain:

- a) the name and surname of the complainant;
- b) the complainant's date of birth or birth number;
- c) the complainant's permanent address;
- d) signature - in the case of a complaint submitted in writing or in person at the company's address, the signature of the complainant is also an obligatory requirement of the complaint, without which the complaint is considered anonymous and the company will not deal with it,
- e) Power of attorney - if the complainant chooses a representative to lodge a complaint on his behalf, the complaint must include a power of attorney to represent the complainant in lodging the complaint and in actions related to the handling of the complaint.
- f) clearly and comprehensibly defined facts in dispute,
- g) attached documents substantiating the above claims and the stated rights it asserts against the company.

If the information provided by the complainant in the complaint is sufficient for the assessment of the complaint, the company is obliged to handle the complaint. If the information provided in the complaint is insufficient for the assessment of the complaint, the company will invite the complainant to remedy the deficiencies. The time limit for handling the complaint in such a case starts to run only from the date on which the deficiencies complained of were remedied.

When filing a complaint, the company issues a confirmation to the complainant that the complaint has been lodged. If the complaint is filed by means of distance communication, the company shall deliver the confirmation that the complaint has been lodged to the complainant immediately; If it is not possible to receive the acknowledgement immediately, it will be delivered without undue delay, but at the latest together with the proof of handling the complaint.

The complainant is obliged to provide the company with all the assistance necessary to clarify and examine the complaint raised. If it refuses to provide this cooperation, the company is not obliged to conduct further examination of the complaint and is not obliged to further investigate its legitimacy if the information provided in the complaint is insufficient for the assessment of the complaint.

The company is obliged, in accordance with § 18 par. 4 of Act no. 250/2007 Coll. on consumer protection and on amendments and the Slovak National Council Act no. 372/1990 Coll. on offences, as amended, to determine the method of handling the complaint immediately, in complex cases no later than 3 working days from the date of filing the complaint, in justified cases, especially if a complex technical assessment of the state of the service is required, no later than 30 days from the date on which the complaint was lodged. After determining the method of handling the complaint, the Company will handle the complaint immediately, in justified cases the complaint can be handled later; However, the complaint shall not take longer than 30 days from the date on which the complaint was lodged. The company shall issue a written reply to the complainant on how the complaint has been handled within the specified time limits. The company will issue a written reply to the complainant even if it does not comply with the complaint in its entirety.

The costs associated with handling the complaint are paid by the company, with the exception of the client's complaint, in which the company's investigation proves the obvious falsity of the stated facts. In such a case, the Company carries out the investigation of the legitimacy of the Client's claim and the related actions in the same way as in a regular complaint, while all fees and other costs reasonably incurred by the Company to obtain additional information for the Client beyond the standard information obligation of the Company may be required to be paid by the complainant.

The supervisory authority of the company in relation to the provision of consumer loans is the National Bank of Slovakia, Imricha Karvasa 1, 813 25 Bratislava.

This Complaints Procedure entered into force on 31.10.2023 and became effective on 01.11.2023.