

## COMPLAINTS POLICY

### **Complaint**

If you have a complaint, please contact our Complaints Manager. You can write to our Complaints Manager at our head office: V jámě 699/1, 110 00 Nové Město, Czech Republic. Alternatively, you can email us on [complaints@creapay.cz](mailto:complaints@creapay.cz).

The Complaints Manager will pass your complaint to the line manager of the member of staff with whom you have been dealing. This will give them the opportunity to explain what actions have been taken and to try to sort things out with you.

### **Acknowledgment**

Timeframe: Within 10 business days of receiving your complaint.

We will send you a letter acknowledging your complaint and will let you know the name of the person who will be dealing with your complaint. The letter will contain details of our Complaints Policy and of your right to refer the complaint to the Financial Ombudsman Service (Finanční arbitř) if you are dissatisfied with our assessment and ruling. You can expect to receive our letter within 10 business days of us receiving your complaint.

### **Recording your complaint**

We will record your complaint and provide a summary of it to the Director of Crea Pay s.r.o. These details will usually include as a minimum; the nature, date and method of communication of the complaint, your details, how the complaint was dealt with (outcomes), whether the complaint was upheld or refuted, whether the complaint was closed or whether it remains open and outstanding and what financial redress or other significant outcome resulted from the complaint. Private information will not be shared with any third parties and we comply with the EU General Data Protection Regulation – GDPR, Regulation 216/679/EU.

### **Investigation**

We will then start to investigate your complaint. We will aim at all times to conduct our investigation competently, diligently and impartially, obtaining additional information as necessary.

### **Initial Response**

Timeframe: Within 4 weeks of receiving your complaint

We will write to inform you of the progress of the measures being taken for the complaint's resolution.

### **Acknowledgement of receipt of response**

If you respond to our Initial Response, we will acknowledge receipt of response with 5 business days.

## **Final Response**

Timeframe: Within 35 business days of receiving your complaint We will send you a Final Response which:

- accepts the complaint and, where appropriate, offers redress or remedial action; or
- offers redress or remedial action without accepting the complaint;
- or rejects the complaint and gives reasons for doing so.

Final Response letters will enclose a copy of the Financial Ombudsman's standard explanatory leaflet and will inform you that if you remain dissatisfied with the response, you can refer your complaint to the Financial Ombudsman and must do so within six months.

## **Holding Response**

If we are unable to conclude the investigation we will issue what is called a Holding Response, which will enclose a copy of the Financial Ombudsman's standard explanatory leaflet. The purpose of this is to inform you of the reasons why we cannot provide a Final Response and to provide a further indication as to what is happening with the complaint and when you can expect to hear from us again. In the event that you receive a Holding Response, we would invite you to discuss the matter personally, if we are unable to resolve the complaint to your satisfaction, then such complaints may be eligible for consideration by the Financial Ombudsman and ultimately the courts if you so wish. In this situation, we would record upon the complaint file what advice was provided and we would reclassify the complaint to note that it has been 'investigated but not resolved'. Such claims are deemed to have been investigated by us and will be reported to the FOS on this basis.

## **Recording Complaints**

We retain records of all complaints received and the measures taken for three years from the date the complaint was received. This record may be used to help the Financial Ombudsman if necessary.

In handling complaints, we aim to identify and remedy any recurring or systematic problems, for example, by:

- Analysing the causes of individual complaints so as to identify whether there are any root causes common to types of complaint;
- Considering whether such root causes may also affect other processes or products, including those not directly linked to your complaint; and
- Where we can reasonably do so, correcting such root causes.

## **Financial Ombudsman Service**

### *Information on the relevant authority agency*

To contact the Financial Ombudsman Service, consumers should write or telephone or email their situation to:

Kancelář finančního arbitra (Finanční arbitř)

address: Praha 1, Legerova 1581/69, 110 00

telephone: +420 257 042 070

e-mail: [arbitr@finarbitr.cz](mailto:arbitr@finarbitr.cz)

More information on the Financial Ombudsman Service can be obtained by visiting the website <http://www.financniarbitr.cz>