

B2 Impact Czech Republic s.r.o. - Complaints Procedure

The Complaints Procedure of B2 Impact Czech Republic s.r.o. (hereinafter the “**Company**”) sets out the method of communication and settlement of **claims and complaints** by debtors (hereinafter “**Debtors**”). The purpose of the Complaints Procedure is to set out the prerequisites that claims and complaints should meet, the procedures associated with the filing of such claims and complaints and the procedures for settling them. The Company settles claims and complaints filed by Debtors in compliance with the legal regulations governing administration of loans and the Company’s in-house regulations for settling claims and complaints.

Claims: The Debtor files a claim if he/she believes that the Company failed to adhere to contractual arrangements, or if it acted in conflict with the legal regulations.

Complaint The Debtor files a complaint if he/she is dissatisfied with settlement of its matter, in individual cases, which the Debtor filed in the prescribed manner and which concerns the actions of the Company’s employees or generally matters that are not contractually stipulated between the Debtor and the Company.

1) Requisites of claims and complaints

A claim or complaint must contain the following:

a) identification of the Debtor

- name, surname and date of birth if a natural person, natural persons -entrepreneurs must also give their ID number or commercial name, legal persons must give their name/commercial name, their company ID No. and registered office,
- email and telephone contact information so that the Company can ask additional specifying questions regarding the claim or complaint,
- contract number if the Debtor’s claim or complaint concerns a specific contract, possibly additional identification data, e.g. birth registration number or client number or the file number of the Debtor’s ongoing finding, distraint or insolvency proceeding.

b) subject of the claim or complaint

- a precise description of the situation that the claim or complaint concerns, including a description of the facts that the Debtor disputes, with submission of documentation and additional significant information (e.g. contractual documentation, letters, copies, confirmation, etc.).

The claim or complaint must fulfil the above requisites and its content must make it clear what the subject is. If the claim or complaint is not clear in this aspect, or if additional materials are required in order to properly settle the claim or complaint, the Company will ask the Debtor to clarify the complaint or provide additional material to the claim or complaint and shall set an appropriate time limit for doing so. If the additional materials to the claim or complaint are not duly provided within the specified time limit, or if it fails to fulfil the above requisites, the Company will not initiate investigation of the matter that is the subject of the claim or complaint. The Debtor is duly informed of this fact.

The filing of a claim or complaint, its investigation and settlement by the Company, including notification of the method of settlement of the claim or complaint, is always free of charge.

2) Filing of a claim or complaint by a representative

The Debtor may file a claim or complaint itself after all the above requisites are fulfilled or it can do so through a representative. The Debtor’s representative must meet the legally stipulated requirements pursuant to Section 436 et seq. of Act No. 89/2012 Coll., of the Civil Code. Delivery of the original (or converted by an authorised authority) power of attorney is essential for commencement of investigation of the Debtor’s claim or complaint

filed by a representative. A claim or complaint can also be filed by a representative on the basis of a ruling by the respective court of law, by submission of a transcript of the ruling.

3) Method of filing a claim or complaint

A claim or complaint can be filed:

- by means of the form for filing a claim or complaint available on the Company's website at www.b2-impact.cz,
- by email to the email address: czech@b2-impact.com,
- by data box – Company's ID DS: 7m2578e,
- by land mail to the Company's address - B2 Impact Czech Republic s.r.o., Rybná 682/14, Staré Město, 110 00 Praha 1, or
- by telephone by calling +420 226 217 971 on working days from 9 a.m. to 5 p.m.

Disputes with the Company may also be dealt with by judicial means before a general court of law with subject-matter and local jurisdiction, or may be settled out-of-court.

The Debtor also has the option of filing a complaint against the Company to the Czech National Bank.

Time limits for filing a claim or complaint and method of notification of settlement

Claims or complaints must be filed without undue delay after the Debtor establishes reasons for the claim or complaint, within the time-limit stipulated by the respective legal regulations at the latest. The general time limit for settling claims or complaints is 14 days from the date of their delivery to the Company. If the Debtor's claim or complaint cannot be settled within the stipulated time-limit for objective and justified reasons, the Company informs the Debtor of these reasons and of the estimated deadline by which the claim or complaint will be settled. The Company informs the Debtor of settlement of the claim or complaint by email, possibly using a different method by arrangement with the Debtor.

Final provisions

The Complaints Procedure is posted on the Company's website at www.b2-impact.cz and comes into force on 1 October 2024.