

Complaints Handling Procedure

Ram Fintech s.r.o. · Draft for EMI licensing

Company: Ram Fintech s.r.o. Version: 1.0 (Regulatory Draft) Effective Date: [Insert date]

These Complaint Procedures govern the process for submitting and resolving complaints and grievances from Clients related to the provision of payment services by Ram Fintech s.r.o. (hereinafter referred to as the "Provider").

1. Right to File a Complaint

The client has the right to file a complaint if they believe that the Provider has failed to comply with the terms and conditions of the contract or the Payment Services Act, or if an error occurred during the execution of a payment transaction.

2. How to File a Complaint

The customer may file a complaint in one of the following ways:

Electronically: By email to [complaints@ram-fintech.com].

Through the app: In the "Support" or "Transaction History" section.

In writing: By mail to the registered office address: Vojtěšská 211/6, Nové Město, 110 00 Prague 1.

3. Requirements for Filing a Complaint

In order for the claim to be processed in a timely manner, the Client must provide:

Identification information (first name, last name / company name, client ID).

A detailed description of the problem or identification of the erroneous transaction (transaction ID, date, amount).

What outcome is the client seeking (e.g., a refund, correction of an error)?

4. Deadlines for Filing a Complaint

Payment transactions: The customer is required to report any unauthorized or incorrectly executed transaction without undue delay, but no later than 13 months from the date the funds were debited.

Other complaints: We recommend filing a complaint immediately upon discovering the issue.

5. Timeframes for resolving complaints

The provider handles complaints within the following timeframes:

Payment services: A response will be sent no later than 15 business days after we receive your complaint.

Exceptional circumstances: If an objective obstacle prevents a response within 15 business days, the Provider will send the Client a preliminary response stating the reasons for the delay. A final response will be sent no later than 35 business days.

Other complaints: These will be resolved without undue delay, no later than within 30 calendar days.

6. Corrective Actions

If the complaint is found to be valid, the Provider shall, without undue delay, bring the situation into compliance with the contract (e.g., refund the amount of the unauthorized transaction to the Client's account by the end of the following business day).

7. Options for Alternative Dispute Resolution

If the Client does not agree with the outcome of the complaint process, they may contact:

Financial Ombudsman: A body responsible for the out-of-court resolution of disputes between payment service providers and customers.

Address: Legerova 1581/69, 110 00 Prague 1

Website: www.finarbitr.cz

Czech National Bank (CNB): The supervisory authority to which complaints regarding violations of the Provider's legal obligations may be filed.

Address: Na Příkopě 28, 115 03 Prague 1

Website: www.cnb.cz

8. Final Provisions

These Complaint Procedures are available on the Provider's website and in the mobile app. The Provider reserves the right to amend them in accordance with applicable laws.

Ram Fintech, s.r.o. Compliance Department