

INFORMATION ON SUBMITTING COMPLAINTS

Introduction

1. If you are dissatisfied with any aspect of the Services, you may submit a complaint or claim. Your complaint or claim will be handled without undue delay and no later than 30 days from the date of its receipt. If it is not possible to resolve your complaint or claim within 30 days of receipt, we will inform you accordingly and provide reasons for the extension of the handling period beyond 30 days.
2. You may submit a complaint or claim free of charge, and it will likewise be handled by us free of charge.
3. We may ask you to provide additional information or clarification if your complaint or claim is incomplete or requires further details. Any such request will be sent to you by email.
4. You will receive confirmation once your complaint or claim has been received.
5. We retain all documentation relating to your complaint or claim for at least five (5) years from the date the relevant documentation was created.
6. Capitalised terms used in this document have the meaning given to them in Article 2 (*Definitions*) of Inivity's General Terms and Conditions, unless expressly stated otherwise. Headings are included for convenience only and do not affect the interpretation of any provision of this Summary.
7. In the event of any inconsistency between the Czech, English or any other language version of this document, the Czech version shall prevail.

How to submit a complaint or Claim

8. You may (but are not required to) use the complaint form available on our website at <https://inivity.io>.
9. Please submit your complaint or claim without undue delay by email to support@inivity.io. Alternatively, you may send it in writing to:

Inivity Finance s.r.o.

Kundratka 2359/17a

Libeň 180 00 Prague 8

Czech Republic

10. You may submit your complaint or claim in Czech or English.
11. When submitting a complaint or claim, please include:
 - a. Your identification and contact details;

- b. Your full address, including postcode, city and country;,
 - c. If the complaint or claim is submitted by a representative, the representative's identification details and a document evidencing their authority to act on your behalf (e.g. a power of attorney);
 - d. A description of the reason for your complaint or claim;
 - e. A description of the outcome you are seeking; and
 - f. Any other information you consider relevant.
12. You may also attach supporting documents where appropriate (for example, screenshots or other documentation).

How we handle complaints and claims

13. Upon receipt, we will first review your complaint or claim to ensure it is complete and can be properly assessed. If necessary, we may ask you to provide additional information.
14. We will then examine your complaint or claim in detail, investigate the relevant facts and assess whether it is justified.
15. At any stage of the process, we may request further information from you to ensure we have all necessary details to properly investigate and resolve the matter.
16. If we determine that Invity has made an error, we will uphold your complaint or claim in full and grant the requested remedy.
17. If we determine that Invity has made an error only in part, we will uphold your complaint or claim to the extent justified and grant an appropriate remedy accordingly.
18. If we determine that no error has occurred on the part of Invity, we will reject your complaint or claim as unfounded.
19. You will be informed of the outcome of your complaint or claim.
20. Where your complaint or claim is upheld, we will implement appropriate corrective measures without undue delay.

Remedies and further recourse

21. If you are dissatisfied with the outcome of your complaint or claim, including where it has been rejected in whole or in part, you may request a further review by contacting us at support@invity.io. You will be informed of the outcome of the review by email.
22. If you are a consumer, you may also refer the dispute to the Financial Arbitrator (www.finarbitr.cz), with its registered office at Legerova 69/1581, Prague 2, Czech Republic. The dispute may also be resolved online through the designated online dispute resolution platform. Further information on alternative dispute resolution is available [here](#) and [here](#).

23. If you disagree with the outcome of your complaint or claim, you may also contact our supervisory authority, the Czech National Bank (www.cnb.cz), with its registered office at Na Příkopě 28, 115 03 Prague 1, Czech Republic, to submit a complaint regarding the quality of the Services provided by Invity.

Contact details for complaints

24. The department responsible for handling complaints and claims is our Operations Department.
25. You may contact this department at support@invity.io.

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