

PRINCIPLES FOR OUT-OF-COURT DISPUTE RESOLUTION

Information on the submission and handling of complaints and out-of-court dispute resolution with Mobilum Pay sp. z o.o. ("Mobilum Pay").

The supervisory authority competent for Mobilum Pay is the Financial Supervision Commission. The competent supervisory authority for Mobil mPay with regard to the protection of consumer rights is the Office of Competition and Consumer Protection.

The customer may lodge a complaint with the Financial Supervisory Commission about the operation of Mobilum Pay.

This entitlement also applies to natural persons, legal persons and organisational entities which are not legal persons and to which the law confers legal capacity, who have been refused payment services and consumer organisations.

The complaint can be submitted in the manner specified on the FSC's website at: https://www.knf.gov.pl/dla_konsumenta/Ochrona_klienta_na_ryнку_usług_finansowych/KNF

The customer may seek free legal assistance from the Municipal or District Consumer Ombudsman.

Mobilum Pay shall always strive to resolve any disputes that may arise amicably. In the event of such a dispute (e.g. if the Customer or the Authorised Person is dissatisfied with the manner in which Mobilum Pay resolves a complaint), respectively, the Customer shall have the right to use out-of-court dispute resolution methods, in particular:

- (i) mediation,
- (ii) arbitration,
- (iii) the activities of complaints committees.

Detailed information on out-of-court dispute resolution methods is available on the OCC website at: https://uokik.gov.pl/spory_konsumentenckie.php, at the telephone number of the OCCP Contact Point: 22 55 60 332 or 22 55 60 333, as well as by e-mail - sending an e-mail to: kontakt.adr@uokik.gov.pl.

The entity competent for the out-of-court settlement of a dispute arising from a contract concluded between the Customer and Mobilum Pay is the Financial Ombudsman. Contact to the Financial Ombudsman and detailed information on the proceedings are available at www.rf.gov.pl, telephone no: 22 333 73 25, as well as by e-mail - sending an e-mail to: biuro@rf.gov.pl.

The customer, who is a consumer, has the right to make use of the possibility of out-of-court settlement of a dispute concerning a contract concluded via the Internet, electronic banking service or telephone banking service, through the ODR platform, operating in the countries of the European Union, available on the website at: <http://ec.europa.eu/consumers/odr/>.

Detailed information on the submission and processing of complaints may be contained in the regulations for the provision of payment services (framework agreements) by Mobilum Pay.