



INFORMATION ABOUT OUT-OF-COURT DISPUTE RESOLUTION

Pursuant to Section 91 et seq. of Act No. 492/2009 on payment services and amendments and supplements to certain laws, Payment Institution NFD, a.s. hereby informs you about the possibilities concerning out-of-court resolution of disputes related to the provision of payment services.

ALTERNATIVE RESOLUTION OF CONSUMER DISPUTES

Clients – consumers may opt, at their discretion, for any of the alternative dispute resolution procedures provided by alternative dispute resolution bodies. The terms and conditions of alternative dispute resolution procedures and the rights and obligations of the parties involved in such procedures are set out by Act No. 391/2015 on alternative consumer dispute resolution procedures and amendments and supplements to certain laws. The list of alternative dispute resolution bodies is available at the web site of the Ministry of Economy of the Slovak Republic.

OTHER OUT-OF-COURT DISPUTE RESOLUTION PROCEDURES

Those clients who are not consumers may resolve any dispute with a payment institution particularly via arbitration proceedings under Act No. 244/2002 on arbitration procedures or through mediation under Act No. 420/2004 on mediation and amendments and supplements to certain laws, as amended by subsequent regulations.