

# Information Sheet of a consumer credit broker

The company SAB servis s.r.o., ID No.: 24704008, with its registered office at Prague 1 – Nové Město, Jungmannova 748/30, Postal Code 110 00, Case File No. C 167427 t the Municipal Court in Prague (hereinafter the “Company”, “Broker” or “Independent Broker”) is obliged as an independent broker pursuant to Section 93 of Act No. 257/2016 Coll., on Consumer Credit (hereinafter the “Consumer Credit Act”) to disclose the following information to customers and potential customers about the brokerage of consumer credit:

## 1. Communication and contact details

When brokering consumer credit, the Company acts as an independent broker through its tied agents. Customers can thus contact the Company through their adviser (tied agent) or:

- in person at the contact address of the company: Suttnerové 814/17, 160 00, Prague – Vokovice
- by phone at: +420 733 538 063
- by e-mail to: [info@sabservis.cz](mailto:info@sabservis.cz)

## 2. Verification of the authorization

Information about the Company as an independent broker, a list of consumer credit providers whose credits the Company brokers, including other information about these providers, and the Company’s tied agents can be verified in the register maintained by the CNB at the following address (enter "direct search"):

[https://apl.cnb.cz/aplijersdad/JERRS.WEB45.LOGIN\\_A?p\\_lang=cz&p\\_err=8](https://apl.cnb.cz/aplijersdad/JERRS.WEB45.LOGIN_A?p_lang=cz&p_err=8)

This address provides a procedure for finding and verifying the registration of a given entity. On request, it is obligatory to produce the registration certificate.

## 3. Providing advice

The Company as an independent intermediary does not intermediate consumer credits in the manner of providing advice under Section 85 of the ZSÚ. The creditworthiness assessment is carried out by the consumer credit provider. For this purpose, the provider may request additional information.

## 4. Additional services and remuneration

The Broker may not bind the conclusion of a consumer credit brokerage contract (hereinafter the “Contract”) with any additional service. The amount of the Broker’s remuneration from the provider of the Contract shall be specified in the pre-contractual information for the Contract. The amount of the remuneration is not known prior to the brokerage. The Broker does not accept any remuneration from the customer. The Broker may not accept remuneration, incentives from the customer and the provider or a third party at the same time. The customer shall be entitled to request information on the amount of the Broker’s remuneration in relation to the brokered SÚ for housing, which is provided to the Broker by the individual providers whose credits the Broker brokers in connection with the brokerage of the Contract. The request must be sent to the Broker by the customer in writing or by e-mail to the above e-mail address.

## 5. Complaints and claims, supervisory authority and out-of-court dispute resolution

The procedure for handling complaints and claims is set out in the Complaints Procedure, which is available at [www.sabservis.cz/reklamacni-rad](http://www.sabservis.cz/reklamacni-rad).

In the event of dissatisfaction with the previous resolution of the customer’s complaint or claim, the customer may contact the competent authority responsible for out-of-court dispute resolution.

A customer may also submit a complaint about the conduct of the Company, its advisor or credit provider to the competent supervisory authority, which is the Czech National Bank (CNB). The CNB does not decide on the subject matter of the dispute, but deals with the submission solely from the point of view of whether the legal regulations that the CNB supervises have been complied with. The CNB can be contacted via [www.cnb.cz](http://www.cnb.cz) or at its registered office: Na Příkopě 28, 115 03 Prague 1.

The Independent Broker is not an independent broker within the meaning of Section 81 of the ZSÚ.

Valid from: March 2021