

2024



Annual report Client Ombudsman of MONETA Group companies 2024

INTRODUCTION

Client Ombudsman of MONETA Group companies

Dear clients, shareholders, business partners, colleagues,

It is with great pleasure that I present to you the tenth annual report of the MONETA Group Client Ombudsman. In this report, I would like to inform you not only about how we have dealt with complaints, claims and other client suggestions in the past year, but also about the importance of this work for our company and how it contributes to increasing trust, transparency and the quality of services provided.

The Czech economy recorded a slight recovery in 2024. GDP grew thanks to higher household consumption and renewed investment. Inflation remained elevated but at a slowing pace. The Czech National Bank started to cut interest rates, which supported economic activity. Unemployment remained low, leaving firms facing labour shortages. Overall, it was a year of stabilisation and moderate optimism.

On the other hand, we have seen a continuing trend of sophisticated online fraud - in particular phishing, vishing and smishing. We have seen a high number of cases where fraudsters have attempted to exploit client trust and obtain sensitive data. This makes it all the more important to continue to strengthen cybersecurity awareness and prevention - both on the part of the Bank and the clients themselves. Trust is the foundation of our relationship and protecting it is a priority for all of us.

In this report you will find an overview of the specific activities of the Ombudsman team, trend analysis, examples of good practice and recommendations adopted during the year. We consistently ensure that each complaint is treated objectively, with an emphasis on fairness, humanity and respect for each client's individual situation. It is not just about dealing with the individual case, but also about the opportunity to learn from these situations and improve processes throughout the organisation.

I would like to start by thanking Mr. Tomáš Spurný, whose personal support of the MONETA Clementia Foundation contributes significantly to helping clients in difficult life situations. I am proud that the ombudsman team can be part of this activity and help where it is most needed - not only financially, but also humanly.



My gratitude also goes to all my colleagues across the MONETA Group for their professionalism, empathy and willingness to cooperate in solving often very complex client matters. It is only through their work and dedication that we are able to fulfil our commitment to be a bank that listens and acts fairly.

We are entering 2025 with the aim of further developing our services, responding to the changing needs of our clients and constantly improving the quality of our communication. I am confident that through our joint efforts, will continue to strengthen trust in the banking sector and contribute to a culture of open, responsible and ethical approach to clients.

Thank you for the trust you have placed in us.

Sincerely

Pavel Sedlar
Client Ombudsman for MONETA Group

COMPLAINTS AND CLAIMS

Complaints are any expressions of dissatisfaction by MONETA Group clients, product applicants or other persons related to the products and services provided. These complaints may result from errors in processes, technical or human failures, unclear understanding of the offer or misunderstandings in communication between the client and MONETA Group representatives.

A complaint represents a client's request for redress for alleged misconduct by MONETA Group in the provision of banking services - for example, in the case of allegedly incorrect processing of a payment order leading to an unauthorised debit of funds from the client's account.

The complaint then expresses the client's dissatisfaction with, for example, the quality of the service provided, the behaviour of the employee, the manner of resolving the complaint, the terms and conditions or other aspects of the dealings with MONETA Group.

Our clients have the opportunity to file a complaint in the following ways:

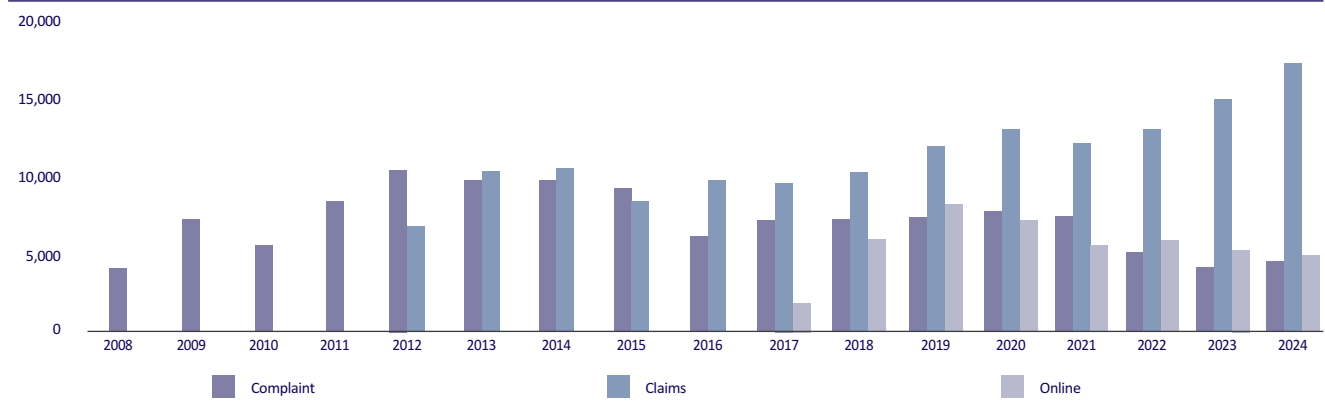
- in person, at any branch of MONETA Money Bank, a.s. outlet;
- by letter to the address of the registered office of a specific MONETA Group company, namely:
 - » MONETA Money Bank, a.s.,
Vyskočilova 1442/1b, 140 28 Prague 4
 - » MONETA Stavební Spořitelna, a.s.,
Vyskočilova 1442/1b, 140 28 Prague 4
 - » MONETA Auto, s.r.o.,
Vyskočilova 1442/1b, 140 20 Prague 4a
 - » MONETA Leasing, s.r.o.,
Vyskočilova 1442/1b, 140 00 Prague 4;
- in writing by data message to the data box of MONETA Money Bank, a. s., ID: 3kpd8nk, MONETA Stavební Spořitelny, a. s., ID: ksig3ce, MONETA Auto, s.r.o., ID: 6a8vugb or MONETA Leasing, s.r.o., ID: yzx9w72;
- by telephone at the customer service line of MONETA Money Bank, a.s. and MONETA Stavební Spořitelna, a. s. - tel.: 224 443 636, MONETA Auto, s.r.o. - tel.: 224 446 262, MONETA Leasing, s.r.o. - tel.: 224 444 999;
- by electronic message sent via Internet Bank, by e-mail or via chat session and forms located on the website www.moneta.cz, www.monetaauto.cz.

DEVELOPMENT OF THE NUMBER OF COMPLAINTS, CLAIMS AND REQUESTS

In 2024, we processed a total of 27,257 submissions relating to claims and complaints from our clients, those interested in our products and services and others. This is the second consecutive year that the total number of complaints handled has increased, this time by 2,101 more than in the previous year.

The increase in the number of resolved submissions by more than 8% is mainly attributed to the increase in the activity of MONETA Group clients in the area of card payments and a higher number of cases in which clients filed claims related to these transactions. The reasons for filing a complaint regarding transactions made by payment card are mainly technical problems with payment cards, discrepancies in the posting of transactions on bank statements or fraudulent transactions due to phishing, vishing and smishing attacks. The year-on-year increase in complaints also reflects consumers' increased awareness of their rights, including the right to make a complaint and the ability to seek compensation for erroneous transactions. Not to be overlooked is the overall sensitivity of clients to any financial losses or irregularities, which is further exacerbated in times of economic uncertainty. Compared to the categories of Complaints and Claims, which saw an increase in resolved complaints, we have seen a slight decrease in the use of the online complaint resolution process in 2024, where the complainant is immediately upheld without further, closer investigation of the complaint. Last but not least, the year-on-year increase in the number of MONETA Group clients and the increase in the volume of client deposits may have contributed to the increase in the number of complaints.

EVOLUTION OF THE NUMBER OF COMPLAINTS HANDLED BETWEEN 2008 AND 2024



As in previous years, MONETA Money Bank, a.s. was behind the vast majority of all processed submissions in 2024 - almost 98%. This significant share is the result not only of the largest number of clients across the Group, but also of the wide range of banking services that clients use on a daily basis. The high level of interaction naturally increases the likelihood of situations leading to a complaint or grievance. The most frequent cases were complaints about payment transactions, especially for card payments, as well as suggestions regarding the functioning of internet and mobile banking, reservations about the billing of fees or queries about the correct accounting of loan repayments.

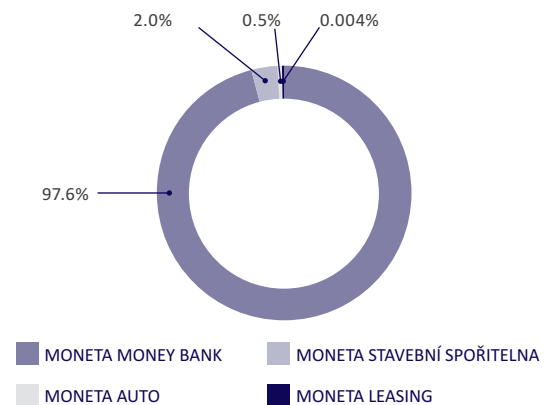
Approximately 2% of all received submissions were related to MONETA Stavební Spořitelna, a.s., which specialises in products related to building savings and housing finance. The lower share corresponds to a narrower target group of clients and a lower frequency of contact with the products. Clients most frequently dealt with issues such as discrepancies in interest rates or commitment periods, incorrectly calculated state aid or questions concerning the approval of housing loans.

On the other hand, the smallest number of complaints and claims - less than 1% of the total volume - fell on MONETA Auto, s.r.o. and MONETA Leasing, s.r.o. This is consistent with the specialised focus of these companies on financing vehicles, machinery and technology, as well as the smaller number of clients compared to banking and savings services. Here, the submissions were mostly related to the terms of the contracts, the process of terminating the lease or the transfer of ownership of the vehicle after the repayment of the loan.

The differences in the number of submissions between the Group's individual companies thus result not only from the different volumes of clients and the breadth of the range of services offered, but also from the nature of the products themselves and the intensity of client contact. While banking products are used on a daily basis and are very sensitive to user experience, the products of building societies or leasing companies are used by clients less frequently and usually over a longer

time horizon, which is also reflected in the frequency of resolved submissions.

WHICH MONETA GROUP ENTITIES ARE MOST FREQUENTLY INVOLVED IN THE SUBMISSIONS?

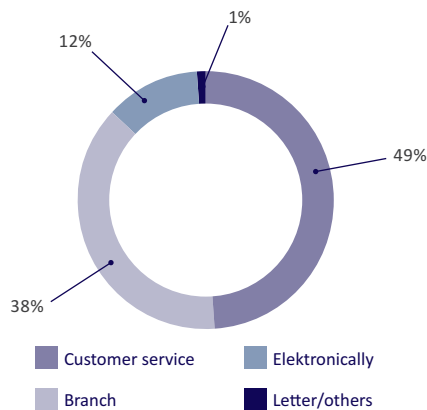


In 2024, the most frequent way for clients to contact us with their complaints and grievances was through customer service, which continues to be the most used communication channel. The proportion of submissions received in this way increased year-on-year and accounted for 49% of all recorded cases. Submissions made at our points of sale also played a significant role, accounting for 38% of the total - their slight decrease compared to the previous year is due to the gradual shift of some of our clientele to more convenient and faster digital channels. Direct contact with our Complaints and Grievances Department or the Client Ombudsman is also possible via electronic forms on the website www.moneta.cz, www.monetauto.cz, by email or by message at Internet Bank.

The complaint form on the website is designed to be as simple as possible for clients - just fill in a few basic details needed to identify the problem and its subsequent resolution. After submitting the form, the client receives a confirmation email informing them that the complaint has been accepted. Electronic channels - i.e. via the form, email or Internet Banking - accounted for 12% of all submissions in 2024, which is in line with trends in previous years.

Traditional forms, such as letters or other lesser-used methods of communication, accounted for less than 1% of the total volume of submissions and thus remain marginal. This development confirms that clients continue to prefer fast, direct and easily accessible methods of communication that ensure efficient and transparent handling of their requests.

HOW DO CLIENTS CONTACT US WITH THEIR COMPLAINT?



As in previous years, the majority of complaints and claims in 2024 were in the area of debit cards and debit card transactions. This category accounted for 39% of all submissions, an increase of 3 percentage points year-on-year. The main drivers of this growth are the increasing volume of card transactions, the shift to cashless payments and the expanding range of card forms issued - from traditional plastic to a wide range of digital options, including mobile payment solutions. At the same time, clients' awareness of their rights in the event of unauthorised or erroneous card transactions is increasing, which is also reflected in a higher number of submissions in this area.

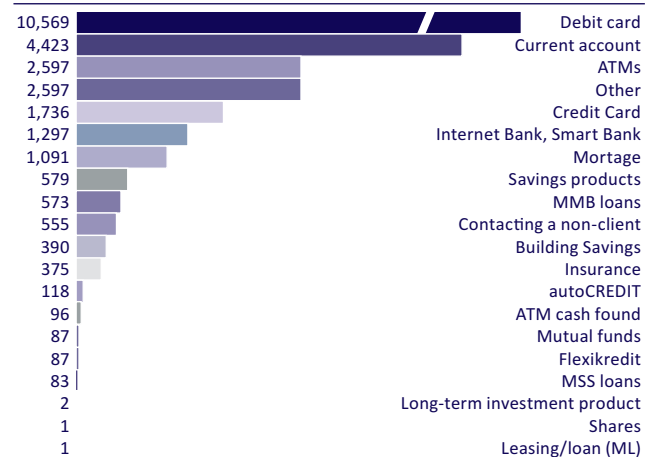
The second most common area was complaints and grievances related to current accounts - their creation, maintenance, fees charged or termination. The proportion of these submissions decreased to 16% compared to the previous year, which may be related to the continued digitisation and greater automation of processes, eliminating some previously recurring problems.

Two areas - "other products" and "ATMs" - hold the same share of 10%. For other products, there is a wide variety of submissions that do not relate directly to core banking services - for example, technical queries, customer service feedback or disputes relating to ancillary services. In the area of ATMs, complaints persist mainly about technical faults, incorrect cash withdrawals or unavailability of equipment.

We are also seeing an increase in submissions in the mortgage segment, where the number of complaints and claims rose to 4%. This development is mainly related to changes in fee policy - for example, the introduction of new or adjustments to existing fees for servicing or extraordinary mortgage repayments.

The lowest share of complaints and claims, similarly to previous years, persists for specific credit products such as autoCREDIT, Flexikredit overdraft or loans provided by MONETA Stavební Spořitelna, a.s. Investment products, especially mutual funds, and insurance also show a stable low number of submissions. These segments usually have fewer client interactions and tend to be associated with a more conservative approach of clients, which contributes to a lower level of complaints.

WHICH PRODUCTS ARE THE SUGGESTIONS RELATED TO?



In line with the above statistics, the most common reason for filing a claim or complaint in 2024 will continue to be payment card transactions. In this area, we recorded a 4 percentage point year-on-year increase, confirming the trend of previous years. This development is attributed not only to the growing number of card transactions, but also to the increased activity of fraudsters and cyber attackers. Clients faced phishing, vishing and smishing attacks, which led to unauthorised transactions and hence the need to reverse them. At the same time, the trend of clients turning to the Bank for assistance with claims for goods and services paid for by credit card continued - for example, in cases where goods did not arrive on the agreed date, were defective or not as described. In such cases, the Bank mediates communication with the merchant or initiates the process of so-called chargeback, i.e. the return of funds to the customer's account.

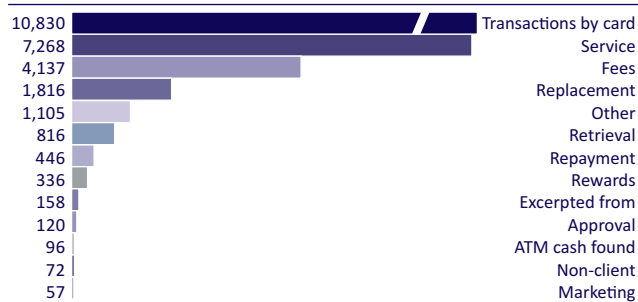
The "service" category, which includes enquiries and submissions relating to, for example, account management, internet banking, service settings or changes to contractual terms and conditions, has declined to just under 27%. We attribute this positive development to the Bank's continued efforts to simplify and digitise client processes and to make the information provided more understandable.

The area of product and service fee claims has remained stable over the long term. These topics are among the most frequent reasons for contact from clients, and many of these requests can be resolved directly online - for example, through Internet Banking or the mobile app,

where clients often use automated responses or simple instructions.

The lowest number of submissions received in 2024 was for non-clients, advertising campaigns (marketing) and also cash found in ATMs. These cases are rare and their frequency remains minimal even in the long term comparison.

WHAT ARE THE MOST COMMON AREAS OF SUGGESTIONS?



COMPLAINTS AND COMPLAINTS HANDLING PROCESS

After receiving each client complaint, we first carefully assess whether it can be resolved in an expedited, online manner. In cases where it is clear that the client has a legitimate objection and a resolution is possible without the need for further analysis, we proceed immediately to remedy it - for example, by refunding the fee or penalty with which the client was not satisfied, or by providing compensation for the inconvenience caused by our error. Typical cases are long waits at a branch, unavailability of service at the Internet Bank or technical failure of an ATM. In these situations, complex verification is not necessary and the priority is to deal with them quickly and helpfully for the benefit of the client.

However, if the complaint cannot be processed in this fast-track way - especially if it concerns more complex products, larger sums of money or requires a professional assessment - it is referred to the standard complaints process. As part of this process, the complaint is assigned to the appropriate specialist team according to the area it relates to - for example, the card centre, credit department or account management.

The claims team then conducts a detailed investigation to verify the validity of the claim, for example by listening to calls, reviewing transaction records, reviewing contractual documentation or working with third parties where necessary (e.g. card associations). The outcome of the investigation is then forwarded to the central complaints and grievance team, which informs the client of the findings and, if the complaint is upheld, provides corrective action such as adjusting the charge or cancellation fee or providing a written apology.

Complaints, which usually point to dissatisfaction with the attitude of staff, the quality of services provided or

system settings, are dealt with directly by the complaints team or the Client Ombudsman's office from the outset. They take a very individual approach - consulting with the relevant operational departments, reviewing all related communications, listening to phone calls, analysing contracts and reports. Based on all available information, they then prepare a response to the client and recommend changes to internal processes if the situation requires it.

The fundamental pillar of our approach is the individual assessment of each initiative. This approach is important for several reasons:

Fair assessment - we understand that each client comes with their own unique situation and expectations. For example, a fee claim may have a different background for a senior citizen who received a complicated letter and misunderstood the information than for a corporate client who accidentally set up the wrong plan. We consider not only the facts but also the context.

Protecting the business relationship - we take into account the client's history, their approach to repayment and overall behaviour towards the Bank. In the event of a complaint, for example about debt collection, we try to find an individual solution, such as a repayment schedule or temporary suspension of payments in the event of proven financial difficulties.

Building trust - we know that acting fairly and humanely builds client trust. When a client experiences a positive approach to solving a problem, it often helps to strengthen their loyalty and perception of the Bank as a reliable partner.

Regardless of whether it is a complaint or a grievance, every complaint is registered in our central system. This allows us to track trends, evaluate recurring causes and identify areas for improvement. This data-driven approach allows us to work in a targeted manner to improve the quality of our services and products and thus the satisfaction of our clients.

TIME LIMITS FOR HANDLING COMPLAINTS AND CLAIMS

The speed and efficiency of processing submissions are among the main priorities of the MONETA Group. In cases where a complaint can be resolved immediately - typically through an online process or expedited internal verification - we are able to respond very promptly. Almost 29% of all complaints and claims we receive are thus dealt with on the day they are received, which significantly contributes to higher client satisfaction and a reduction in the overall resolution time.

In 2024, we successfully resolved almost 45% of all cases within 14 calendar days of receiving a complaint and

more than 80% of complaints within 30 days. This result reflects efficient internal processes, careful organisation of individual teams and an emphasis on reducing processing times, particularly for less complex cases.

Around 19% of the complaints whose resolution exceeded the 30-day deadline were mostly more complex cases - for example, credit card complaints, especially in situations where the customer disputes the transaction or where the goods or services were not delivered as agreed. These complaints often require cooperation with external bodies such as card associations (e.g. Visa or Mastercard) and foreign merchants. In these situations, as a bank, we are dependent on feedback from third parties and the process can be prolonged - often without any possibility for us to speed it up.

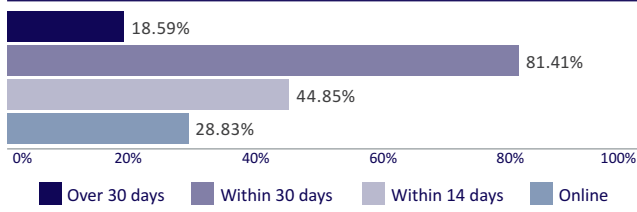
In all cases where we assume that the standard deadline for processing set by the Complaints Regulations of MONETA Money Bank, a.s., MONETA Stavební Spořitelna, a.s., or the internal procedures for processing complaints within MONETA Auto, s.r.o. and MONETA Leasing, s.r.o. will be exceeded, we actively inform the client of the reason for the delay and the new expected deadline. We try to minimize the client's uncertainty with this transparent approach and avoid any frustration from waiting.

Specific examples of submissions with longer resolution times include:

- card payment claims for goods ordered from a foreign e-shop, where you have to wait for the merchant to comment;
- complex claims relating to mortgage or business loans.

Despite these more complex cases, MONETA Group has long maintained a high level of prompt handling of complaints and at the same time emphasizes quality communication and client information throughout the resolution process.

HOW QUICKLY DO WE DEAL WITH SUGGESTIONS?



RESULTS OF RESOLVED COMPLAINTS AND CLAIMS

After the conclusion of the investigation of the complaint or complaint, the client is always informed of the result in the manner that he/she has most often chosen or that we consider most appropriate with regard to the nature of his/her submission. Most often we use communication by e-mail, message to the Internet Bank, letter or

telephone call. The communication includes a **clear statement of the validity of the submission**, including a **detailed justification of our conclusion** so that the client fully understands the basis for our decision.

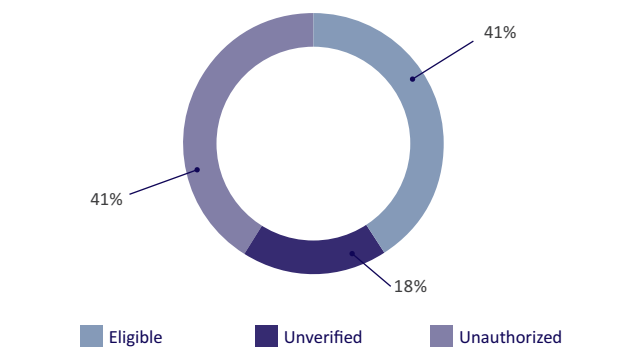
In cases where a submission is deemed **justified**, we focus on **correcting the situation as quickly as possible** - typically, for example, by **refunding an incorrectly charged fee, adjusting contract details or adjusting incorrectly set services**. At the same time, these findings often serve as an **impetus to change the Bank's internal processes and systems** to prevent a similar situation from happening again - for example, adjusting notification settings, refining wording in communications or training staff.

In 2024, we assessed **41% of all complaints and claims received** as **justified**, with clients receiving a refund, explanation or other resolution leading to satisfaction. A further **18% of complaints** were dealt with **under the so-called simplified (online) procedure**, i.e. without formal verification of their legitimacy, whereby we **met** clients directly - typically in situations where the amount in dispute was low or a simple remedy was obvious (e.g. refunding a one-off fee as a goodwill gesture).

In the remaining **41% of cases**, which after a thorough investigation we assessed as **unjustified**, we nevertheless **accommodated the client** in some of these situations, mainly as a **sign of helpfulness**, with the aim of maintaining a long-term positive relationship and trust. We always make such decisions based on an assessment of the client's history, individual circumstances and in the context of our commitment to a fair and humane resolution.

In every investigation, we try to **balance between protecting the Bank's interests and understanding the client's needs**. We make our decisions in accordance with applicable legislation, internal regulations and ethical principles that emphasize fairness, transparency and accountability. The outcome of each case is always supported by a thorough analysis that takes into account all available information - from contractual documentation to communication records to internal records of the service process.

ELIGIBILITY OF THE SUBMISSIONS EXAMINED



OMBUDSMAN FOR CLIENTS

The fundamental role of the Client Ombudsman at MONETA Group remains the resolution of so-called **serious complaints**, i.e. those that by their nature require a **deeper examination and an independent view**. Typically, these are cases where the client **disagrees with the original outcome of the complaint or grievance** and therefore approaches the ombudsman with a request for reconsideration. Serious complaints also include, for example, submissions made **through legal counsel**, cases that highlight **serious procedural or individual misconduct**, or situations where the client is seeking **compensation of an extraordinary amount**.

The Ombudsman's team also deals with the agenda related to complaints escalated to the **Financial Arbitrator** or filed in connection with the **Czech National Bank's** control activities. Each case is dealt with **individually and with the utmost objectivity**, with the key objective being to establish the **factual state of affairs**, assess the legitimacy of the client's claim and propose a fair and amicable solution.

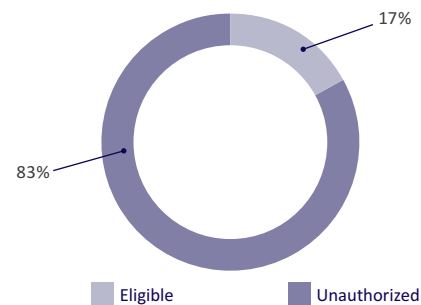
The role of the Client Ombudsman goes beyond individual submissions - it also serves as an important control mechanism within the MONETA Group. Detailed analysis of serious cases allows us to **detect deficiencies in internal procedures**, identify systemic risks and propose **steps to improve processes and enhance the quality of client service**. In this way, the Ombudsman makes a significant contribution not only to **strengthening client confidence**, but also to the overall improvement of the Group's professionalism and transparency.

In 2024, the ombudsman team worked intensively on cases in which clients **expressed dissatisfaction with the initial outcome of their submission**. In these challenging and often complex situations, the aim was not only to **independently review the previous procedure**, but also to **assess the accuracy and completeness of the investigation carried out** and, where appropriate, to propose an alternative, more accommodating solution that reflected the legitimate needs of the client.

A total of **469 resubmissions** were dealt with in 2024. Of this number, **88 cases were dealt with by the Ombudsman team**, while the remainder were reconsidered by the Complaints and Grievances Unit. **In 17% of these cases the original decision was reconsidered** as inadequate or incorrect, leading to the acknowledgement of the submission and appropriate remedial action. In the remaining **83% of cases, the original position was upheld**, with clients being provided with a detailed explanation of the reasons for the rejection and the basis on which the decision was made.

Even in cases where the ombudsman confirms the original negative opinion, **we try to take a friendly and sensitive approach to the client**. We offer alternative forms of support, explanations or help to further resolve their situation - always with the aim of **maintaining trust and a long-term partnership**.

ELIGIBILITY OF VERIFIED RESUBMISSIONS



The Client Ombudsman's remit covers not only serious complaints or claims, but also **specific complaints** that by their nature require **special attention, an individual approach and often a sensitive solution**. These are most often situations where the client is faced with **extremely difficult life or financial circumstances**, such as serious illness, loss of employment or a sudden deterioration in their social situation. In these cases, the client ombudsman tries not only to assess the situation in terms of the rules, but also to find a **humane and empathetic solution**.

In 2024, the Ombudsman team dealt with a total of **231 individual cases** that required a superior approach, often in close cooperation with other Bank departments.

In addition to direct handling of specific client submissions, the ombudsman team is also responsible for a number of other professional and support activities within the MONETA Group. These include:

- **providing professional assistance and communication** in disputes before the **Financial Arbitrator**, including the preparation of arguments, preparation of evidence and active participation in proceedings;
- **responding to calls and suggestions from supervisory authorities**, especially the **Czech National Bank**, where the ombudsman team provides the Bank's comments on individual client complaints, prepares responses and documents the corrective measures taken;
- **Analysis of recurring problems and identification of systemic weaknesses** that may have led to non-standard situations. In such cases, the Ombudsman is actively involved in the search for the causes and

proposes **adjustments to internal processes or methodologies** in order to prevent the recurrence of similar cases;

- **assessment of client requests for support from the MONETA Clementia Foundation, which** helps especially in cases of difficult life situations. In such cases, the ombudsman team gathers the necessary documents, verifies the client's situation and then prepares the application for consideration by the Foundation's Board of Directors.

Thanks to these activities, the Ombudsman contributes not only **to the resolution of individual cases**, but also to the **long-term improvement of the Bank's approach to clients**, to building trust and to strengthening ethical principles throughout the MONETA Group.

CLIENT FEEDBACK

At MONETA Group, we see client feedback as an indispensable tool for development and innovation. Every suggestion we receive from clients - whether praise, criticism or neutrality - is an important impulse for us to think about what we do well and where there is room for improvement. Feedback from clients helps us to better understand their wants, needs and specific expectations, and also serves as a mirror of our internal processes and the quality of service we provide.

Feedback allows us to identify our strengths to build on, as well as to identify potential weaknesses or gaps that need more attention. This enables us to respond flexibly to changes in client behaviour, quickly adapt our services to current market needs and gradually improve the client experience.

We greatly appreciate every client who chooses to share their opinion with us - whether in the form of a complaint, recommendation or praise. We take every voice seriously and believe that open communication and a willingness to listen are key to building trust and long-term relationships.

Particularly valuable and motivating for us are situations when clients appreciate the professionalism and speed of our staff who deal with complaints and complaints. The words of praise, which confirm that clients were satisfied with the result and approach, are not only a reward for the efforts made, but also reinforce our commitment to maintaining a high standard of client service.

We therefore see feedback not just as a response to a specific event, but as part of a dialogue with our clients that inspires us to change, innovate and fulfil our mission to be a trusted and responsible partner for their everyday financial needs. Below are a few examples of the positive feedback we received in 2024.

"Good day and thank you for the return of the complaint. I appreciate your time and I appreciate the helpfulness and the positive comment at the end. I have newly set up a credit card and trust that nothing like this will happen again."

"Hello, I appreciate you very much for your fair approach. I do everything only with this bank, and as far as I can see, my decision is correct."

"Hello, thank you for your message and for the positive handling of my complaint. I have never had anything like this happen to me before and I am very happy that the matter has been resolved and I can use your bank's services again with confidence."

"Thank you for your reply, which made me very happy. I very much appreciate your helpful attitude to the issue and I am glad that even today there are people who do everything not only according to paragraphs, but also with their hearts. Once again, my sincere thanks."

"Hello, thank you for your kindness in dealing with the matter and for your reply and explanation."

"Hello, thank you very much for your quick and helpful resolution of my matter. I am really grateful to you. I also wish you a nice, successful and relaxing day. May you have only happy clients."

YEAR 2025

At the end of this annual report, I would like to express my sincere thanks to all clients of MONETA Group for their trust, open communication and suggestions provided to us during the past year. Your feedback - whether critical or positive - has been an invaluable source of insight, inspiration and opportunity for improvement.

As a client ombudsman, I greatly appreciate the opportunity to represent the voice of the client and to participate in the resolution of situations that often require not only a professional approach, but also a sense of fairness, empathy and understanding of individual life and financial circumstances. In 2024, we continued to deliver on our commitment to transparent, fair and responsive communication, whether it was dealing with complaints, correcting misconduct or preventing the recurrence of systemic deficiencies.

My thanks also go to all my colleagues across the MONETA Group, who devoted themselves to each case with the utmost dedication and contributed to building an environment where the client really comes first. Together, we were able to strengthen trust, deepen mutual dialogue and create a solid foundation for further improvement of our services.

We enter 2025 with a clear goal: to continue to improve the quality of our services, strengthen our culture of accountability and be a trusted partner to our clients even in the most difficult situations. We will continue to strive to make banking not just about numbers and transactions, but above all about trust, fairness and a human approach.

Thank you all for your trust and I look forward to continuing our cooperation in 2025.

Pavel Sedlar
Client Ombudsman for MONETA Group



www.moneta.cz