



COMPLAINT PROCEDURE – Edenred Romania

The hereby procedure regulates the means of solving the notifications and complaints regarding the cards (“Cards”), tickets or vouchers (together, “Products”) provided through Edenred Romania S.R.L. (“Edenred”).

1. General information

1.1. As a user, customer or partner retailer, you can send any complaints or notifications with regard to the Products to the Customer Support Department, by calling +40 21 301 33 11 (regular rate number – standard fees apply) between 9 am and 6 pm, Monday through Friday, or in writing, by e-mail or communication sent to **client.romania@edenred.com**.

1.2. If you have reasons to believe that a transaction for which the Card was used has not been authorized, or has been performed with your Card by mistake, you must directly contact the Customer Support Department, by calling +40 21 301 33 66.

2. Notification deadlines and content

2.1. Please send any notification or complaint with regard to your dissatisfaction generated by the use of a Product, and respectively by the loss, theft, fraudulent use of the Card or any unauthorized use of the card, immediately when you realize this, but in any case no later than 48 hours from the moment when the situation or transaction with the card occurred.

2.2. By exception to the deadline provided in item 2.1, in case of unauthorized payment operations using the Card or incorrectly performed operations, leading to complaints, you must notify this, without undue delay, but no later than 13 months from the debiting date.

2.3. The properly submitted complaint must contain at least some information regarding the user’s identification data, namely your first and last name / company name, e-mail, correspondence address, as well as the product type, Card serial number (for complaints concerning the Cards) and the description of the issue that the notification/complaint refers to.

Edenred Romania Main headquarters Calea Serban Voda 133 Sector 4	Working point – Sf. Gheorghe Bd. 1 Decembrie 1918 Building 18, Entrance C-D Sf. Gheorghe 520080 - Covasna
040205 – Bucharest Phone no. 021 301 33 11 www.edenred.ro	



3. Notifications and complaints solved by Edenred

3.1. After receiving the notification /complaint, Edenred shall confirm receipt of your complaint and perform an internal analysis of the notified aspects.

3.2. Edenred shall send you a response and a potential solution within maximum 10 business days from the registration of the notification/complaint. If the aspects notified in your complaint require a more thorough investigation, or if we need to contact another service provider in connection to the Product, in order to solve the complaint, Edenred shall inform you with regard to the causes of delay/progress status of the complaint.

3.3. Additional requests and/or communications from Edenred, during the resolution of a complaint shall be sent directly to you, using the communicated contact information.

4. Notifications and complaints regarding the Cards

4.1. An unauthorized transaction/unjust debiting upon the electronic account associated to your Card ("**Account**") shall be refunded once the registration stage of the notification/complaint regarding this transaction has been completed within the deadline, except the case when we have strong reasons to believe (based on the proof available on the date when you report the unauthorized transaction or incorrectly performed transaction) that you have acted fraudulently or that, either intentionally or by serious negligence, you have not complied with: (i) the provisions of the Terms and Conditions regarding the Card; or (ii) the obligation to notify Edenred, without undue delay, as soon as you realize the loss, theft, or unlawful use of the Card, or any other unauthorized use of the Card.

4.2. Your Account shall be credited under the specified conditions, as follows:

- Within 5 business days from the registration of the notification for any unauthorized transaction/unjust debiting of an amount less than 60 RON
- Within the deadlines specified below, at item 4.5, following the submission of a request to PPT for returning the amounts, for transactions exceeding 60 RON.

4.3. If Edenred considers that the resolution of the notified aspects falls under the competence of the Card issuer – PrePay Technologies Limited, a company registered in England and Wales under number 04008083, which can be contacted at PO BOX 3883, Swindon, SN3 9EA ("**PPT**"), then it shall send the notification/complaint to that entity and shall inform you about this within the abovementioned deadline. In this case, the resolution deadlines shall be those specified in the regulation of the said entity, to the extent that they are more favorable to you compared to the imperative provisions of the Romanian laws.

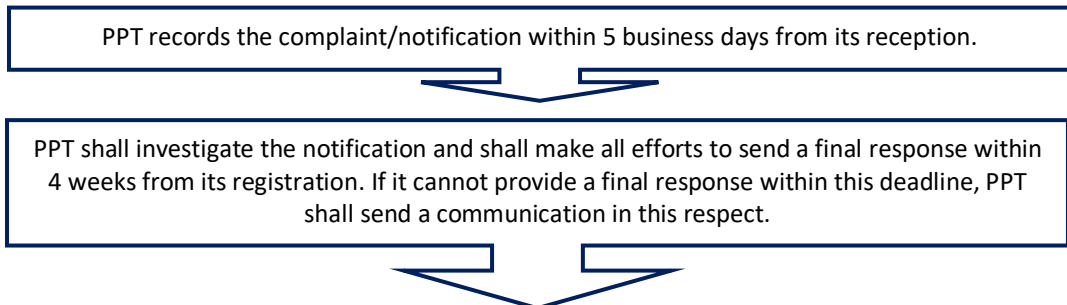
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4.4. PPT response/resolution stages:

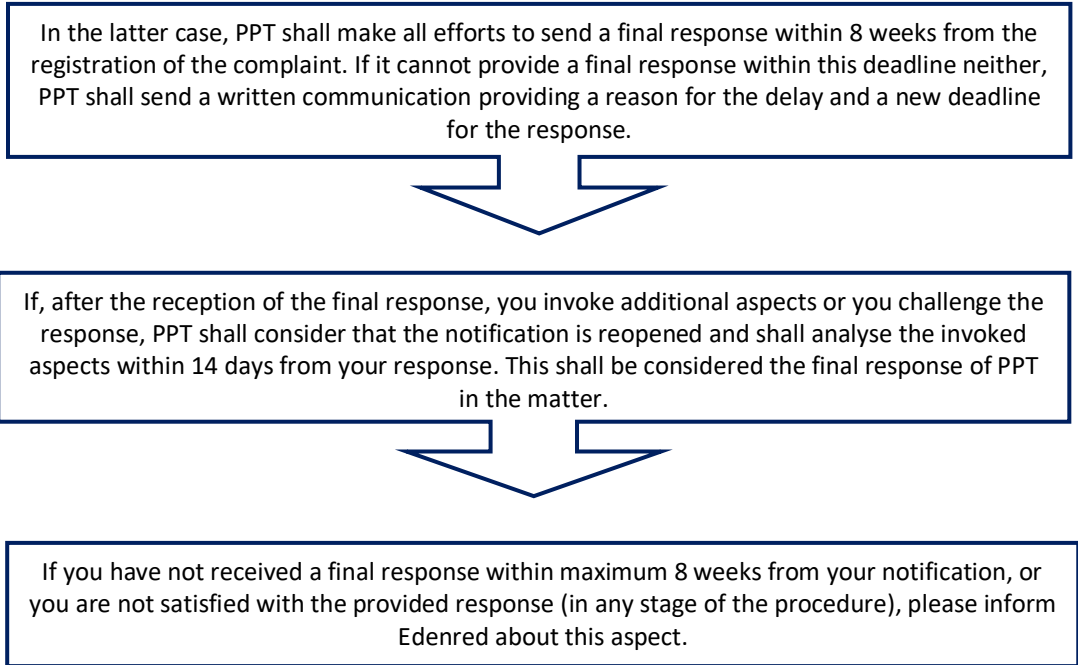
- Edenred receives a notification regarding a disputed unauthorized transaction/unjust debiting of an Account.
- If the situation concerns a loss or a theft of the Card, Edenred shall exercise all due diligence in order to determine the blocking of the Card reported as being stolen/lost provided that you perform the operations stipulated in the Terms and Conditions regarding the Card, for such cases.
- If the resolution does not fall under the competence of Edenred, it shall send the dispute form to PPT to open the investigation;
- PPT conducts an investigation/analysis to determine the existence of potential frauds within the disputed transaction.
- To the extent that PPT establishes that the notification/complaint is well-founded, it shall issue a decision regarding the amount that can be refunded in relation to the disputed transaction.
- To the extent that PPT establishes that the notification/complaint is not founded, it shall issue a justified dismissal decision.
- Following a favorable decision, PPT shall initiate the amounts return procedure to recover any possible amounts from the retailer/bank involved in the disputed transaction.
- The amounts accepted in the amounts return procedure shall be returned to PPT by MasterCard and then returned to Edenred, which shall return them in your Account.

4.5. Deadlines for PPT response /resolution:



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5. Notification and control

If you are not satisfied with the solution provided following the resolution of your complaints and notifications, according to this procedure, you may challenge the response within maximum 2 business days, and your notification shall be reconsidered. A new response shall be provided to you within 5 business days from the date when your challenge has been filed.

You can also turn to extra-judicial proceedings for solving disputes, through:

- The National Authority for Consumer Protection (Bucharest, Bulevardul Aviatorilor no. 72, sector 1, post code 011865, phone no. 0219551, E-mail: cabinet@anpc.ro)
- Mediation, based on the provisions of Law. 192/2006 regarding mediation and organizing of the mediator profession.

You also have the possibility to address the competent court.

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