

## INFORMATION ON ALTERNATIVE DISPUTE RESOLUTION FOR CONSUMERS

Payout a.s. as a payment service provider hereby, in accordance with Section 91 of the Payment Services Act, makes available to the Payment Service User, who is a consumer, information that disputes related to the provision of payment services may be resolved out of court by the Payment Service User through alternative dispute resolution entities authorised to resolve disputes related to the provision of payment services, whereby the Payment Service User has the right to choose the relevant alternative dispute resolution entity of his/her choice.<sup>1</sup>

Alternative dispute resolution before alternative dispute resolution entities authorised to resolve disputes related to the provision of payment services shall be free of charge in the case of disputes between payment service users, who are consumers, and payment service providers. The payment service user shall have the right to alternative dispute resolution before the alternative dispute resolution body in the language in which he or she usually dealt or communicated with Payout.

The list of alternative dispute resolution entities authorised to resolve disputes related to the provision of payment services is published on the [website of the Ministry of Economy of the Slovak Republic](#).

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<sup>1</sup> For example, § 90 of the Act on Payment Services and on Amendments and Additions to Certain Acts, as amended, Act No. 391/2015 Coll. on alternative dispute resolution of consumer disputes and on amendment and supplementation of certain acts, as amended.