

ACCESSIBILITY STATEMENT

In this document, we use simplified terminology, so:

- when we say "**we**", we mean **Cofidis S.A. (Joint Stock Company) Branch in Poland**;
- when we say "**you**", we mean **any person** who may use our services;
- when we say "**the Act**", we mean **the Act of 26 April 2024 on ensuring the accessibility requirements of certain products and services by economic operators**;
- when we say "**service**", we mean retail banking services as defined in Article 5(30)(a) of the Act, i.e. consumer credit agreement.

Our Commitment to Accessibility

Accessibility is one of our **key priorities**. We strive to make our services as friendly and understandable as possible for everyone, including people with disabilities.

Our actions aim to ensure full compliance with the **European Accessibility Act (EAA) and the Polish Act**.

Although we are still in the process of implementing complete solutions, we are already taking concrete steps to identify and gradually remove barriers to accessibility. For us, accessibility is not only a legal obligation but also a **part of our responsible approach to customers and business strategy**.

This document explains how we ensure the accessibility of our services for people with special needs. **We want everyone to be able to use our services freely.**

Communication and Information Accessibility

Accessibility of Our Documents

We ensure that information about our services is clear, understandable, and accessible to all.

We have taken specific steps:

- We have prepared agreements in which we use plain language principles to ensure clarity;
- We created a glossary explaining legal and regulatory terms used in our agreements;
- Key sections in agreements are marked in yellow and supplemented with additional explanations;
- We changed the tone of communication in our agreements to a more direct and user-friendly style;
- Upon request, we provide documents in alternative formats, such as:
 - Audio recordings;
 - Video recordings in Polish Sign Language (PJM);
 - Printed versions in enlarged font (adjusted to your individual needs).

Alternative format documents can be delivered to the mailing or email address you provide.

If you need a different format, please contact us — we will try to find a suitable solution.

You can download document templates from our website here: [Dokumenty do pobrania | Cofidis PL](#)

Polish Sign Language (PJM) Interpreter

To support deaf and hard-of-hearing persons, we provide access to a PJM interpreter during conversations with our advisors. We cooperate with the **Mazovian Branch of the Polish Association of the Deaf** to ensure professional translation services.

The PJM interpreter is available from Monday to Friday, from **7:00 a.m. to 8:00 p.m.**, and on Saturdays from **8:00 a.m. to 2:00 p.m.** (excluding public holidays).

How to Contact Us?

If you have questions about our services, you can contact us:

- By phone: call our Customer Service Team at +48 22 340 80 00
- By email: kontakt@cofidis.pl
- By post: Cofidis S.A. Branch in Poland, ul. Domaniewska 39, 02-672 Warsaw
- Via the contact form available here: [Formularz kontaktowy | Cofidis PL.](#)

Digital Accessibility

Our approach to Accessibility

Our website (<https://www.cofidis.pl>) is being developed to ensure digital accessibility in accordance with **WCAG 2.1 guidelines at AA level**.

We have implemented many **accessibility enhancements**, including:

- Adequate color contrast between text and interface elements for better readability;
- Logical page structure with proper headings and well-described form labels;
- Integration with **online sign language interpreter services** (https://pzgomaz.com/notLogged?customer=Cofidis_WWW);
- Plain language for published content, with short, clear sentences for easy understanding.

Planned Improvements:

- Improved speed and performance for users with assistive technology;
- Full keyboard navigability for all features;
- Adding alt-text to all images for screen reader compatibility;
- Personalized accessibility settings (e.g. text-only version, contrast adjustment, font size changes);
- Regular digital accessibility audits and implementation of recommendations.

Our goal is to create a digital space accessible to everyone.

Complaints Procedure

Every consumer has the right to file a complaint.

A complaint is a statement addressed to us, containing objections regarding our failure to meet accessibility requirements in our product or service, in accordance with the Act.

Where to File a Complaint?

Complaints may be submitted to our headquarters:

*Cofidis Société Anonyme, acting in the Republic of Poland through
Cofidis S.A. Branch in Poland
ul. Domaniewska 39
02-672 Warsaw*

Ways to submit a complaint:

- By email: reklamacje@cofidis.pl
- In person or by mail to our office address
- By phone: +48 22 340 80 00
- By electronic delivery (e-Delivery): AE:PL-33004-98118-JTEDD-25

What Should a Complaint Include?

- Full name, mailing address, email or phone number, and preferred method of contact;
- Name of the product or service concerned;
- Indication of the accessibility requirement not being met, along with a request for compliance.

Note: Complaints missing the above information will not be considered.

Complaint Review

We will review your complaint and respond within 30 days.

In complex cases, we will notify you of the delay, provide reasons, and specify a new deadline (maximum 60 days from receipt).

Notification to PFRON

In addition to submitting a complaint to us, you may notify the President of the Management Board of PFRON (State Fund for Rehabilitation of Disabled Persons) if a service fails to meet accessibility requirements.