

RESPONSIBLE USE OF AI TOOLS WHEN PREPARING AND SUBMITTING COMPLAINTS

Guidelines for the Responsible Use of AI Tools by PRA Group Polska Clients

Examples of Popular AI Tools:

ChatGPT, Google Gemini, Microsoft Copilot, Claude, Grok, or similar.



AI can help you prepare a complaint by organizing your thoughts, structuring your letter, and suggesting appropriate wording for your submission.

However, it's worth remembering that AI tools do not replace your knowledge of the case. Before sending a complaint, check that the facts, quotes, dates, amounts, document numbers, and attachments you describe are accurate, and that the laws or rulings you cite actually exist and apply to your situation.

A well-prepared complaint means faster case analysis and smoother communication.

What to Watch Out for When Using AI?

- Relying on false or incomplete information about the case
- Referencing documents, messages, or conversations that never took place
- Quoting fragments of letters or correspondence that do not appear in the actual documents
- Citing outdated or non-existent legal provisions or rulings
- Presenting legal interpretations as unequivocal and applicable in every situation
- Describing general legal issues without indicating how they relate to a specific case

Key Principle

AI can help with drafting the text, but it does not know your case the way you do. Responsibility for the content of the complaint, the accuracy of the information, and the choice of attachments remains with the person submitting the request.

How to Prepare a Complaint to Make It Clear and Complete?

- **Start with a Clear Description of the Issue**

- Describe the problem in your own words.
- Explain what the complaint concerns.
- State what outcome you expect as part of the review.
- There is no need to use specialist or legal language.

- **Focus on What Really Matters to You**

- Choose only those questions, requests, and circumstances that are truly relevant to your case.
- Do not add threads suggested by AI if they do not reflect your situation or do not help clarify the complaint.
- Remember that every additional question or request requires analysis and a response, which may extend the time needed to handle your submission.
- The more precisely you identify the key issues, the easier it will be to focus on efficiently addressing what matters most to you.

- **Add Data That Helps Identify the Submission**

In a complaint, it is worth including:

- Dates of key events.
- Case, letter, or contract numbers.
- Amounts related to the matter.
- Relevant excerpts from correspondence.
- Circumstances that, in your view, require clarification.

- **Attach Documents Confirming the Described Circumstances**

To make case analysis easier, attach:

- Correspondence related to the case.
- Payment confirmations or other financial documents.
- Other materials confirming the circumstances described.

- **Perform a Quick Quality Check Before Sending**

Before sending your complaint, verify:

- ☐ Accuracy of personal details.
- ☐ Dates, amounts, and document numbers.
- ☐ Whether the cited information matches the documentation you have.
- ☐ Accuracy of any legal provisions you reference (if you cite them).

Why Is This Important?

A precise description of the matter and complete information help us review the complaint faster. If the submission contains inaccuracies or is missing important data, we may ask you to supplement it, which will extend the time needed to resolve your case.

Protect Your Personal Data

When preparing a complaint with the help of AI, pay close attention to what information you enter into an artificial intelligence tool. Not all data is necessary to create a draft version of the letter.



Don't Share Data with AI That Should Remain Private

- do not enter data into publicly available AI tools if it is not necessary,
- do not enter full personal data into publicly available AI tools, such as a national identification number, ID card number, bank account number, or login details. Some AI tool providers may use the information entered to develop and improve their AI models
- do not provide AI tools with data about other people without their knowledge and consent,
- avoid sharing the full content of documents that contain detailed personal or financial data,
- before using AI-generated content, check that it does not contain incorrect or excessive personal data,



A Simple Way to Use AI More Safely

- replace personal data with placeholders, e.g., “[first name]”, “[last name]”, “[contract number]”,
- describe the situation in general terms, without providing full identifying details,
- add the data necessary to identify the case only in the complaint form or in correspondence addressed directly to PRA Group Polska.

The Choice Is Yours

PRA Group Polska does not require specialist or legal language when submitting a complaint. You can prepare the submission yourself, with the help of a trusted person, or using an AI tool — the key is that the final content is consistent with the facts and verified before sending.

Warning: Before entering any information into an AI tool, review the provider's privacy policy and data processing practices.

PRA Group Polska

This information sheet has been prepared for clients of PRA Group Polska to support the responsible and secure use of artificial intelligence (AI) tools when preparing complaints and other written inquiries.

