

Pursuant to the provisions of the Point 5 Paragraph 1 of the Decision on Specifying the Manner of Handling Legal Entity Complaints („RS Official Gazette“, No. 1/2019 and 50/2019) and pursuant to the provisions of the Point 5 Paragraph 1 of the Decision Specifying the Manner of Handling Financial Services Consumer Complaints („RS Official Gazette“, No. 1/2019 and 50/2019), Mirabank a.d. (hereinafter: the Bank) publishes the following:

INFORMATION

on manner in which a client files a complaint with the Bank, handling the complaint by the Bank, and on possibility and manner of filing such a complaint to the National Bank of Serbia

A client may file a complaint about the work of the Bank in writing and:

- at the Bank's business premises, on the address: Španskih boraca Street no. 1, 11070 Novi Beograd, Serbia,
- by post, on the following address:

Mirabank a.d.
Legal Department
Španskih boraca no. 1
11070 Novi Beograd

- via the Bank's website or e-mail: complaints@mirabankserbia.com or prigovori@mirabankserbia.com

The complaint shall contain information about the client, as well as data based on which the relationship with the Bank to which the complaint refers may be established beyond doubt, as well as the reasons for the complaint.

If submitted by a proxy, the complaint shall be accompanied with a special power of attorney whereby the client's legal representative authorises the proxy to file a complaint about the work of the Bank in the client's name and for the client's account, to take actions in the complaint procedure, and to access information related to the client which is considered a bank secret within the meaning of the law governing banks, and/or a business secret within the meaning of the law governing payment services.

The Bank is not obliged to consider client's verbal complaint.

The Bank is obliged to consider the complaint and to send a reply to the complaint in writing by post or via e-mail within 15 days from the date of the receipt of the complaint. If the Bank is unable to reply within the 15 days for reasons beyond its control, the deadline may be extended by up to 15 days, of which the Bank shall notify the client in writing within 15 days from the date of the receipt of the complaint. Such notification shall contain the reasons for which it is impossible to send the reply within the timeframe, as well as the deadline by which the reply will be sent.



Partner of the Best

If a client is dissatisfied with the reply or the reply is not sent within the above specified timeframe, he may, prior to initiating court action, file a complaint or a proposal for mediation to the National Bank of Serbia in writing and in the following manner:

- Via post to the address:

National Bank of Serbia
Sector for Financial Consumer Protection
Nemanjina Street 17, 11000 Beograd or
Post-office box 712, 11000 Beograd or

- through the complaint form to the National Bank of Serbia, accessed on the homepage of the National Bank of Serbia website by clicking on the text: ***File a complaint / complaint about the work of the financial service provider.***

The deadline for filing a complaint to the National Bank of Serbia shall be three months (for legal entities) i.e. six months (for physical persons) from the date of receipt of the reply from the Bank or from the expiry of the deadline for sending the reply. Along with the complaint, the client shall submit to the National Bank of Serbia the complaint addressed to the Bank, its reply (if any) and the documents based on which the allegations in the complaint can be assessed. The complaint shall contain information which enables the identification of the client and the Bank, and the establishment of the relationship between the client and bank, as well as the reasons for the complaint, i.e. the request behind the complaint.