

In accordance with art. 5, paragraph 1. Decision on procedure for complaints and mediation proposals for financial service consumers ("RS Official Gazette", No. 51/2025), Mirabank a.d. (hereinafter: the Bank), announces the following:

**NOTICE on procedure for complaints and mediation proposals
for financial service consumers**

A consumer may file a complaint about the Bank's work within 6 months from the date of discovery, and no later than within 3 years following the violation of his right or legal interest, in writing – using one the following options:

- at the Bank's business premises on address Spanskih boraca 1, 11070 Belgrade,
- by post on address Mirabank a.d., Spanskih boraca 1, 11070 Belgrade,
- via Bank's website <https://www.mirabankserbia.com/en/complaints>
- by e-mail: complaints@mirabankserbia.com or prigovori@mirabankserbia.com
- or electronically in another appropriate manner which facilitates the establishment of the date and time of the complaint receipt and its content.

The complaint shall contain information on the consumer which unequivocally shows the relation with the Bank to which the complaint refers, as well as the reasons for filing the complaint.

If submitted by a proxy, the complaint shall be accompanied with a special power of attorney whereby the consumer authorizes the proxy to file a complaint about the Bank's work in his name and for his account, to take actions in the complaint procedure, and to access information related to the consumer 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.

If the consumer intends to make a verbal complaint, the Bank shall warn him that it is under no obligation to consider verbal complaints and shall instruct him on how to file a complaint.

The Bank shall consider the complaint and provide the reply in writing in no later than 15 days from receiving the complaint.

If the Bank is unable to reply within the deadline specified therein for reasons that are beyond its control, the deadline may be extended by maximum 15 days, of which the Bank shall notify the consumer in writing within 15 days from receiving the complaint.

If the consumer is dissatisfied with the Bank's reply to the complaint or if the reply was not sent within the deadline, before initiating court proceedings a consumer may file a complaint to the National Bank of Serbia in writing – by mail or via the National bank of Serbia's website:

- by post on address: National bank of Serbia - DEPARTMENT FOR FINANCIAL CONSUMER PROTECTION, Nemanjina 17, 11000 Belgrade, or
- by National bank of Serbia's website:
<https://nbs.rs/en/ciljevi-i-funkcije/zastita-korisnika/prigovor/index.html>

The deadline for filing a complaint to the National Bank of Serbia shall be 6 months from the date of receipt of the reply or from the expiry of the deadline for sending the reply.

The complaint shall contain information which enables the identification of the consumer (natural person's name, surname and address and/or legal person's business name, head office, registration number, and name and surname of legal representative) and the establishment of the relationship between the consumer and Bank, as well as the reasons for the complaint, i.e. the request behind the complaint.

If a consumer who filed a complaint is dissatisfied with the reply or the reply was not sent within the deadline set forth herein, the dispute between the consumer and the Bank may be resolved in an out-of-court settlement – mediation procedure.



mirabank

Partner najboljih

Mediation is initiated at the proposal of one party in the dispute accepted by the other party. Mediation proposal is submitted to the National Bank of Serbia in writing, by mail or via the website of the National bank of Serbia <https://nbs.rs/en/ciljevi-i-funkcije/zastita-korisnika/prigovor/index.html>

Mediation by the National Bank of Serbia is initiated by concluding the mediation agreement whereby parties in the dispute and the National Bank of Serbia confirm the selection of mediators, govern the rights and obligations in accordance with the mediation principles and govern other issues relevant for mediation.

Španskih boraca 1 • 11 070 Beograd

Tel: +381 11 6355 400 • Fax: +381 11 6355 404

office@mirabankserbia.com

www.mirabankserbia.com

PIB: 108851504

Mat. br. 21080608

Žiro račun Banke: 908-38001-47

SWIFT code: MRBNRSBG