

## **I. Right to File a Complaint – Mirabank a.d. (Natural Persons)**

A financial service consumer has the right to file a complaint with Mirabank a.d. (hereinafter: the Bank) if they believe that the Bank has failed to comply with the provisions of the Law on the Protection of Financial Service Consumers, other regulations governing such services, the Bank's general terms and conditions, good business practices related to those services, or obligations arising from the contract concluded with the consumer.

A financial service consumer is a natural person who uses or has used financial services, or who has approached the Bank for the purpose of using such services, namely: a natural person using, having used, or intending to use financial services for purposes not related to their business or other commercial activities, an entrepreneur, and a farmer.

For the purposes of this notice, a financial service consumer is also considered to be a provider of collateral for the Bank's receivables from the financial service user arising from the use of financial services.

A complaint regarding the Bank's operations may be submitted within six months from the day when consumer became aware of a violation of their right, and no later than three years from the date the violation occurred.

If a complaint is submitted after the expiration of this period, the Bank must immediately inform the consumer that the complaint was submitted after the statutory deadline and that the Bank is therefore not obliged to consider it. However, providing such notice does not prevent the Bank from reviewing and/or accepting the complaint if it deems it justified.

The complaint must contain consumer information sufficient to clearly identify the relationship with the Bank, as well as the reasons for submitting the complaint.

If the complaint is submitted through an attorney or representative, a special power of attorney must be enclosed authorizing the representative to file the complaint with the Bank on behalf of the consumer and to take actions in the complaint procedure. The power of attorney must also include authorization for the Bank to provide the representative with information concerning the user that constitutes banking secrecy under the law regulating banks or business secrecy under the law governing payment services.

A written complaint regarding the Bank's operations may be submitted:

- at the Bank's business premises
- by post, to the Bank's address: Španskih boraca St. no. 1, 11070 Novi Beograd

- through the Bank's website: <https://www.mirabankserbia.com/rs/komentari>
- by email to: [complaints@mirabankserbia.com](mailto:complaints@mirabankserbia.com) or [prigovori@mirabankserbia.com](mailto:prigovori@mirabankserbia.com)
- or in another appropriate electronic form that allows verification of the date, time, and content of receipt.

If the consumer intends to submit a verbal complaint, the Bank must inform them that it is not obliged to consider verbal complaints and must instruct them on the proper way to submit a written complaint.

The Bank is obliged to review the complaint and provide consumer with a written response no later than 15 days from the date of receipt.

Exceptionally, if for reasons beyond its control the Bank is unable to provide a response within this period, the deadline may be extended by up to 15 additional days. In such cases, the Bank must notify the consumer in writing within 15 days of receiving the complaint, stating the reasons for the delay and the final deadline by which a response will be provided.

The Bank's response must be complete, clear, and understandable to the consumer, must address the subject of the complaint, and must include an assessment of its validity.

If the Bank finds the complaint to be justified, it shall inform the consumer whether the reasons for the complaint have been remedied, specify the deadline for their elimination, and indicate the measures that will be taken.

In its response to the complaint, the Bank shall inform the consumer of their right to file an appeal with the National Bank of Serbia if they are dissatisfied with the response or if no response is received within the prescribed time limit.

If the consumer is dissatisfied with the Bank's response or has not received a response within the prescribed period, they have the right to initiate an out-of-court dispute resolution procedure – mediation – by submitting a proposal to the National Bank of Serbia.

The proposal for mediation may be submitted to the National Bank of Serbia: in writing, by post to: National Bank of Serbia, P.O. Box 712, 11000 Belgrade, or electronically, by completing the mediation proposal form available on the homepage of the National Bank of Serbia's website.

The Bank must handle the complaint procedure in accordance with the Law on the Protection of Financial Service Consumers, the Decision on Financial Service Consumers' Complaints to Service Providers and the National Bank of Serbia and Mediation Proposals, and its internal regulations.

The Bank may not charge the consumer any fees or costs for processing a complaint.

## II. Right to File a Complaint – Mirabank a.d. (Legal Entities)

A legal entity – client of Mirabank a.d. (hereinafter: the Bank) may submit a complaint to the Bank regarding its operations.

A client may submit a complaint about the Bank's operations within 60 days from the date they became aware of a violation of their right or legal interest, and no later than three years from the date the violation occurred. If the client is a user of payment services or an electronic money holder, the complaint may be submitted within six months from the day they became aware of the violation of their right, and no later than three years from the date the violation occurred.

A written complaint regarding the Bank's operations may be submitted:

- at the Bank's business premises
- by post, to the Bank's address: Španskih boraca St. no. 1, 11070 Novi Beograd
- through the Bank's website: <https://www.mirabankserbia.com/rs/komentari>
- by email to: [complaints@mirabankserbia.com](mailto:complaints@mirabankserbia.com) or [prigovori@mirabankserbia.com](mailto:prigovori@mirabankserbia.com)
- or in another appropriate electronic form that allows verification of the date, time, and content of receipt of the complaint.

If the client submits a complaint after the expiration of the prescribed period, the Bank is obliged to inform the client that the complaint was filed after the statutory deadline and that the Bank is therefore not obliged to consider it.

The complaint must contain client information sufficient to clearly identify the relationship with the Bank, as well as the reasons for submitting the complaint.

If the client intends to submit a verbal complaint, the Bank must inform them that it is not obliged to consider verbal complaints and must instruct them on the proper way to submit a written complaint.

The Bank is obliged to review the complaint and provide the client with a written response no later than 15 days from the date of receipt of the complaint.

Exceptionally, if for reasons beyond its control the Bank cannot provide a response within the specified period, the deadline may be extended by up to 15 additional days. In such a case, the Bank must notify the client in writing within 15 days from the date of receipt of the complaint, stating the reasons for the delay and the final deadline by which a response will be provided.

The Bank's response must be complete, clear, and understandable to the client, must address the subject of the complaint, and must include an assessment of its validity.

If the Bank finds the complaint to be justified, it shall inform the client of this assessment, as well as whether the reasons for the complaint have been remedied, the timeframe for their elimination, and the measures that will be taken to address them.

When the complaint relates to the provision of payment services, the Bank must inform the client in its response of their right to file an appeal with the National Bank of Serbia.

The Bank is obliged to conduct the complaint procedure in accordance with the law governing banks, the Decision on Complaints of Legal Persons and Handling of Such Complaints by Banks, and its internal acts.

The Bank may not charge the client any fees or other costs for handling a complaint.

### **III. Possibility and Procedure for Submitting a Complaint to the National Bank of Serbia – Natural Persons**

Before initiating court proceedings, a consumer may submit a complaint to the National Bank of Serbia if they are dissatisfied with the Bank's response or if the Bank has not provided a response within the statutory deadline. The complaint may be submitted in writing – by post or via the website of the National Bank of Serbia.

The deadline for submitting a complaint is six months from the date of receipt of the Bank's response to the consumer's complaint, or from the expiration of the deadline for providing such a response.

The complaint must contain information enabling identification of the consumer (name, surname, and address) and the Bank (business name and registered office), determination of the relationship between the consumer and the Bank, as well as the reasons for submitting the complaint, i.e. what is being requested by the complaint.

The consumer must enclose with the complaint the original complaint submitted to the Bank, the Bank's response (if provided), and any documentation supporting the claims stated in the complaint.

If the complaint is submitted through a representative, in addition to the aforementioned documentation, a special power of attorney must be attached. This power of attorney authorizes the representative to submit a complaint to the National Bank of Serbia on behalf of the consumer regarding a specific bank, to undertake actions in the complaint procedure, and grants authorization for the representative to access information relating to the user that constitutes banking secrecy under the law governing banks, or business secrecy under the law governing payment services.

#### **IV. Possibility and Procedure for Submitting a Complaint to the National Bank of Serbia – Legal Entities**

If a client is dissatisfied with the Bank's response to a complaint relating to the provision of payment services, or if the response has not been provided within the prescribed deadline, the client may, before initiating court proceedings, submit a complaint to the National Bank of Serbia – in writing, by post, or via the website of the National Bank of Serbia.

The deadline for submitting a complaint is six months from the date of receipt of the Bank's response to the client's complaint, or from the expiration of the deadline for providing such a response.

The complaint must contain information enabling the identification of the client (business name, registered office, registration number, and the name and surname of the legal representative) and the Bank (business name and registered office), determination of the relationship between the client and the Bank, as well as the reasons for submitting the complaint, i.e. what is being requested by the complaint.

The client must enclose with the complaint the original complaint submitted to the Bank, the Bank's response (if provided), and any documentation supporting the claims stated in the complaint.

If the complaint is submitted through a representative, in addition to the aforementioned documentation, a special power of attorney must be attached. This power of attorney authorizes the representative to submit a complaint to the National Bank of Serbia on behalf of the client concerning a specific bank, to undertake actions in the complaint procedure, and grants authorization for the representative to access information relating to the client that constitutes banking secrecy under the law governing banks, or business secrecy under the law governing payment services.