

Pursuant to the provisions of the National Bank of Serbia's Decision on Specifying the Manner of Handling Legal Entity Complaints by Banks and the National Bank of Serbia („RS Official Gazette“, No. 51/2015) and Decision Specifying the Manner of Handling Financial Services Consumer Complaints by Financial Services Providers and the National Bank of Serbia (RS Official Gazette, No. 25/2015), Mirabank a.d. Beograd (hereinafter: the Bank) publishes the following

INFORMATION

on manner in which a client – legal entity or physical person 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 a 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. Beograd
Compliance Department
Španskih boraca no. 1
11070 Novi Beograd

- Via the Bank's website or e-mail: complaints@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.

The Bank is not obliged to consider client's verbal complaint. If the client intends to make a verbal complaint, the Bank's employee shall inform the client that the Bank is under no obligation to consider a verbal complaint and will advise the client about the manner in which a complaint may be filed.

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.

The Bank shall not charge the client any fees or any other amount in respect of the costs of complaint handling.

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:

Department for Financial Consumer Protection and Education
Nemanjina 17, 11000 Beograd
or Post-office box 712, 11000 Beograd

- Or via e-mail to the following address: zastita.korisnika@nbs.rs

A client may file a complaint with the National Bank of Serbia within six months from the date of the receipt of the Bank's reply or the expiry of the deadline for its submission. In its complaint to the National Bank of Serbia, the client shall enclose the complaint previously sent to the bank, the reply received (if the Bank has replied) and the documents based on which the allegations stated in the complaint may be assessed.