

HOW TO SUBMIT A COMPLAINT FORM - FOR PRIVATE INDIVIDUALS, ENTREPRENEURS AND AGRICULTURAL PRODUCERS

RIGHT TO SUBMIT A COMPLAINT TO AIK BANKA A.D. BEOGRAD

Financial services users have the right to submit a complaint to AIK Banka a.d. Beograd (hereinafter: the Bank) if they believe that the Bank has failed to adhere to the provisions of legislation which regulates the protection of financial services users, other regulations governing over financial services, general terms and conditions, good business practices relative to the services or obligations arising from agreements concluded with financial services users. A financial services user is a private individual who uses or has used financial services or has contacted the Bank for the purpose of using financial services, as follows: a private individual who uses financial services, used financial services or intends to use such services for purposes unrelated to their business or other commercial activities, an entrepreneur or agricultural producer.

The complaint referred to in the previous paragraph may be submitted in writing, indicated as a 'Letter of Complaint', as follows:

- personally delivered to one of the commercial premises of AIK Banka;
- by post;
- via the Bank's home page at www.aikbanka.rs/complaints;
- via electronic mail (e-mail) to the following address: prigovori@aikbanka.rs

The complaint must include the User's information through which the relationship with the Bank may be unequivocally identified, as well as the reasons for filing the complaint.

The User has the right to submit a complaint within 3 years from the date when the violation of their right or interest occurred. The same rights regarding complaints are also granted to the provider of collateral for the Bank's claims against the financial services user arising from the use of financial services.

Along with the complaint submitted through an authorised representative, a separate power of attorney is also provided, whereby the User authorises the representative to submit the complaint on their behalf and take actions on their behalf in the proceedings related to the complaint. Additionally, the User grants permission for the representative to access information pertaining to them, which constitutes banking secrecy under the laws governing banks, or business secrets under the laws governing payment services.

The Bank shall consider the complaint and respond to the User, in writing, no later than 15 days from the date of receipt of the complaint. Exceptionally, if the Bank, due to reasons beyond its control, cannot provide a response within the specified period, this deadline may be extended for up to an additional 15 days of which the Bank is required to inform the User in writing within 15 days of receiving the complaint. The Bank shall not charge the User a fee or any other expenses for processing the complaint.

POSSIBILITY AND MANNER OF SUBMITTING A COMPLAINT WITH THE NATIONAL BANK OF SERBIA

In the event that the User is dissatisfied with the Bank's response or the response was not submitted within the prescribed deadline, prior to initiating a court proceeding the User may submit a complaint to the National Bank of Serbia in writing, either by mail or through the website of the National Bank of Serbia.

The User may submit a complaint within 6 months from the date of receipt of the Bank's response or until the deadline for the submittal of a response to a complaint expires.

The complaint must include information which enables User identification (name, surname and address) and Bank identification (business name and registered seat), identifying the User's relationship with the Bank and the reason for the complaint i.e., the desired outcome. With this complaint, the User is to submit the initial complaint submitted to the Bank, the response to the complaint (if the User was sent a response by the Bank) and documentation through which the claims made in the complaint may be assessed.

If the complaint is submitted through an authorised representative, in addition to the aforementioned documentation a separate power of attorney is also to be provided, whereby the User authorises the representative to submit the complaint to the National Bank of Serbia relative to the work of the specific Bank on their behalf and to take actions on their behalf in the proceedings related to the complaint. Additionally, the User grants permission for the representative to access information pertaining to them, which constitutes banking secrecy under the laws governing banks i.e., business secrets under the laws governing payment services.

MEDIATION PROCESS INITIATED BEFORE THE NATIONAL BANK OF SERBIA

If the Complainant is dissatisfied with the response or a response was not provided within the prescribed deadline, the disputed relationship between the User and the Bank may be resolved through extrajudicial proceedings - mediation process. A mediation process is initiated at the request of one party to the dispute which is accepted by the counterparty. The proposed mediation process is submitted to the National Bank of Serbia in writing, either by mail or through the website of the National Bank of Serbia.