

NOTIFICATION ON THE MANNER OF FILING COMPLAINT AND THE COMPLAINT HANDLING PROCESS

Dear Clients,

We hereby notify you that, in the event you deem that in your case ALTA banka a.d. Beograd (hereinafter: the Bank) has failed to comply with the provisions of the Law on the Protection of Financial Service Consumers, other regulations governing the aforementioned services, general terms and conditions or best practices related to those services or obligations arising from the concluded agreement, you may exercise the right to file a complaint with the Bank, in which complaint you can express dissatisfaction with the Bank's actions or indicate the Bank's omissions, i.e., indicate that your rights or legal interests have been violated.

The right to file a complaint and the deadline

The following categories have the right to file a complaint:

1. *The Client (Financial Service Consumer):* (i) private individual, (ii) entrepreneur, (iii) farmer and/or (iv) guarantor of a private individual, entrepreneur or farmer (with the exception of entrepreneur in the capacity of or with relation to a representative of a payment service provider or a person to whom the Bank, as a service provider, has entrusted the activity of providing payment services), as well as (v) client - legal entity as a payment service consumer or a holder of e-money, for the purposes of the law governing payment services (with the exception a legal entity-service provider and legal entities in the capacity or with relation to the capacity of a payment services provider representative or any entity to which the Bank, as a service provider, has entrusted the activity of providing payment services) have the right to file a complaint with the Bank within three years from the day when the violation of their right or legal interest occurred;
2. *The client - legal entity as a user of the Bank's services on the basis of loan agreements and deposit agreements, safe deposit lease agreements and agreements relating to foreign currency, foreign exchange affairs and exchange transactions, agreements on the issuance of guarantees and other sureties (L/G related activities),* as well as other services that the Bank provides in accordance with the law, with the exception of payment services that the Bank provides for the purposes of the law governing payment services, the complaint may be filed within 60 days from the day on which the Client became aware that its rights or legal interest have been violated, however, not later than within three years from the day when such a violation occurred.

If the complaint is filed through a proxy, a special power of attorney/proxy is also to be submitted, per which PoA/proxy the Client authorises the proxy to file a complaint relative to the Bank's activities on the Client's behalf and for the Client's account as well as to undertake actions in the procedure related to that complaint, and per which the Client gives permission for the proxy to be allowed to gain access to data related to the Client, such data constituting a bank secret for the purposes of the Law on Banks, i.e., a bank secret for the purposes of the Law on Payment Services.

The content of the complaint

The complaint must be filed in writing and should contain the Client's identification data (name, surname and address, for legal entities: business name, registered office, registration number and the name and surname of the legal representative), authorisation/power of attorney/proxy (if the complaint is filed on behalf and for the account of another person/entity relative data must also be specified), the reason for filing the complaint, as well as data from which the relationship with the Bank can be established beyond doubt (type and number of the agreement, account/loan number, etc.).

Should the Client's complaint be incomplete or incomprehensible, the Bank shall immediately, however not later than two days from the day of its receipt, notify the Client in writing of the need for the Client to add necessary data to the complaint.

In the event of the Client's complaint not containing a minimum of information on the Client or disputed relationship, with the Client failing to add the shortfall information or being unable to add such information, the Bank shall treat such complaints as anonymous and as a result shall not be under any obligation to handle them.

Manner of filing a complaint

A complaint can be filed in writing on the complaint filing form (OBR-124 - for financial service consumers, and OBR-125 - for legal entities, these forms being available in all branches and on the Bank's website) or without using the forms, simply describing the matter at hand in writing, as follows:

- by handing in the complaint in person at the Bank's business premises;
- via post to the address: ALTA banka a.d. Beograd, Bulevar Zorana Đinđića 121, 11070 Novi Beograd (with a note: complaint);
- via e-mail to prigovori@altabanka.rs;
- through the Bank's website at www.altabanka.rs in the "Filing of Complaints" section;
- through an electronic or mobile banking application.

The Bank shall not charge the Client any fees and costs for handling the complaint and is to provide the Client with any information regarding the manner of filing and activities with relation to the complaint.

The Bank's actions relative to the complaint

The Bank is to perform activities that are related to the filed complaint and provide the Client with a written reply within 15 days from the day the complaint was received. By way of exception, if the Bank cannot provide a reply within the specified period for reasons beyond its reasonable control, the Bank shall extend the deadline by a maximum of 15 days. The Bank is to notify the Client in writing of the reasons for such an extension and the final deadline for providing a reply within 15 days from the receipt of relative complaint.

The Client - Financial Service Consumer has the right to complaint, complaint to the National Bank of Serbia and out-of-court resolution of disputed relationship (mediation), while the Client - legal entity has only the right to complaint.

The right of a Client - Financial Service Consumer to file a complaint with the National Bank of Serbia

Prior to initiating a litigation proceeding, the Client-Financial Service Consumer can file a complaint in writing with the National Bank of Serbia, in the event of the Client's dissatisfaction with the Bank's reply to the complaint or if the reply was not delivered within the prescribed deadline, as follows:

- via post to the address of the National Bank of Serbia – Sektor za zaštitu korisnika finansijskih usluga, Nemanjina 17, 11000 Beograd / Department for the Protection of Financial Services Consumers, Nemanjina 17, 11000 Belgrade or Poštanski fah 712, 11000 Beograd / ZIP code 712, 11000 Belgrade;
- through web presentation of the National Bank of Serbia within the "Podnesite pritužbu/prigovor na rad davaoca finansijskih usluga/predlog za posredovanje" section (https://nbs.rs/sr_RS/ciljevi-i-funkcije/zastita-korisnika/prigovor/) / "File a complaint against financial services provider or mediation proposal" (<https://nbs.rs/en/ciljevi-i-funkcije/zastita-korisnika/prigovor/index.html>).

The deadline for filing a complaint is six months from the date of receipt of the reply to the original complaint or from the expiration of the deadline for providing relative reply. The Financial Service Consumer is to submit the original complaint filed with the Bank, as well as any received reply, and all documentation based on which the matter described in relative complaint can be assessed.

Mediation procedure before the National Bank of Serbia

The Client - Financial Service Consumer has the possibility of out-of-court settlement of the disputed relationship with the Bank, through mediation of the National Bank of Serbia or another competent authority. The mediation procedure can be initiated even after the complaint resolution process has been completed. The mediation procedure is urgent and confidential, and if it is conducted before the National Bank of Serbia, the procedure is cost-free. The outcomes of the mediation procedure can be the following: agreement, suspension or withdrawal.

Personal data processing

In accordance with the Law on Personal Data Protection, we hereby inform you that the personal data of clients – private individuals are collected from the complaint form. The Client fills out this form on his/her own volition and

submits it to the Bank for complaint handling purposes, as well as for the purpose of analysing the necessary data so as for the Bank to provide a timely reply. Personal data are kept in the Client's file and can only be shared with the National Bank of Serbia during and in connection with the procedure regarding complaint, objection, or mediation.

With the presentation of this Notification, it is considered that prior to obtaining personal data the Bank has duly notified the Client of the conditions for collecting and further processing of personal data.

By the Client filling out and submitting the complaint form, it shall be considered that the Client is aware of the purpose and conditions for data collection and further processing in accordance with this Notification, and that thereby valid consent for the Bank to process personal data only for complaint handling purposes, complaint to the National Bank of Serbia, or mediation has been duly provided. Consent can be revoked in writing or verbally on the record.

Sincerely,
ALTA banka a.d. Beograd

