



## NOTIFICATION ABOUT THE METHOD OF FILING COMPLAINTS

Dear Users,

In accordance with the Law on Protection of Financial Service Users (Official Gazette of RS, Nos. 36/2011 and 139/2014), the Decision on Acting upon Objections and Complaints of Financial Service Users (Official Gazette of RS, Nos. 1/2019, 50/2019, 87/2021 and 77/2023), and the Decision on Complaints of Legal Entities and Acting of the Bank upon Such Complaints (Official Gazette of RS, No. 87/2021), please be advised of the method of filing complaints, acting of Postal Savings Bank, joint-stock company, Belgrade upon received complaints of service users and possibilities of filing complaints to the National Bank of Serbia.

If you deem that the Bank does not comply with the provisions of the law and other regulations governing the area of providing financial services, the general terms and conditions referring to those services or obligations stipulated in the contract that you concluded with the Bank, as well as good business practices, you have a right to address the Bank with a written complaint.

1. A retail customer, who uses or has used financial services or addressed the service provider in order to use financial services, such as: a natural person who uses, has used or intends to use financial services for purposes not intended for his/her business or other commercial business activity; an entrepreneur and a farmer, except for an entrepreneur in the capacity or in connection with the capacity of the representative of payment services provider or the person to whom the bank entrusted the activity of providing payment services, may file a written complaint to the Bank within three (3) years following the day when his/her right or legal interest was violated.
2. A corporate customer, as a user of payment services or a holder of electronic money in terms of the law governing payment services, except for the legal entity of the service provider in terms of this decision and the legal entity in the capacity or in connection with the capacity of the representative of payment service provider or the person to whom the bank entrusted the activity of providing payment services, may file a written complaint to the Bank within three (3) years following the day when his/her right or legal interest was violated.
3. A corporate customer, using the services that the Bank provides based on a contract on loan, contract on deposit, contract on using safe-deposit box, and a contract relating to foreign exchange, foreign exchange - currency and exchange operations, contract on issuing guarantees, sureties and other forms of warranties (guarantee operations), as well as other services that the Bank provides in accordance with the law, may file a written complaint to the Bank within 60 days following the day when it found out that its right or legal interest has been violated, but not later than three (3) years following the day when that violation was committed.

Please be informed that you may file a complaint also through your proxy by filing a special power of attorney with which you empower your proxy to file a complaint to Postal Savings Bank, joint-stock company, Belgrade and to take actions in the acting upon complaint on your behalf and for your account. With the same power of attorney, it is also necessary to give your consent that the data, that relate to you but represent a business secret in sense of the law governing the banks, i.e. a business secret in sense of the law governing payment services, are made available to your proxy.

Please specially note that the Bank acts only upon a special power of attorney, that the Bank has provided for under the General Terms and Conditions, and the instructions for making up a power of attorney have been presented on the official website of the Bank, [www.posted.co.rs](http://www.posted.co.rs), in the falling menu Retail (Stanovništvo) – payment accounts (platni računi) – RSD payment accounts (dinarski platni računi) – useful documents – power of attorney and instructions.

The process of solving complaints is free of charge. Any costs arising for the user in connection with this process (costs of copying, representing, travel costs, etc.) shall not be borne by the Bank but the user shall bear the costs irrespective of the outcome.

Please note that the Bank has an obligation to take into consideration only written complaints, thus we shall not take into consideration complaints given in verbal form.

You may file a complaint in one of the following methods:

1. In all business premises of the Bank, on the stipulated form or in a free form. A confirmation of receiving a complaint shall be issued to you with the indicated place and time when the complaint was received and the signature of the person who received it;
2. By sending complaints by mail to the following address of the Bank:  
Postal Savings Bank, joint-stock company, Belgrade  
Section for Acting upon Clients' Complaints and User Experience (Odeljenje za postupanje po prigovorima klijenata i korisničko iskustvo)  
3, Kraljice Marije Street, 11120 Belgrade;
3. By e-mail to the following e-mail address: [prigovori@posted.co.rs](mailto:prigovori@posted.co.rs);
4. By e-form for complaints on the website of the Bank [www.posted.co.rs](http://www.posted.co.rs) in part "Contact us" („Kontaktirajte nas“);
5. Please note that you also have a right to file complaints to the services provided by PE "Post of Serbia":
  - Payments to current accounts of the Bank's clients;
  - Payments from current/special-purpose accounts of the Bank's retail clients;
  - Payments to clients of other banks through POS terminals in the multibanking system;
  - Payments of pensions and money allowances from the PDI Fund and allowances to the beneficiaries within the competence of the Ministry for Work, Employment, Veterans and Social Issues (at the counters of Post Office or at home address).

You may file complaints for the services provided by the Post Office both to the Bank, in one of the above mentioned methods, and to the Post Office, in one of the below mentioned methods:

- 5.1. In all units of the postal network: by completing relevant form;
- 5.2. By mail to the following address: Public Enterprise "Post of Serbia", Belgrade, 2, Takovska Street, 11120 Belgrade; (Javno preduzeće „Pošta Srbije“, Beograd, Takovska 2, 11120 Beograd);
- 5.3. By e-mail to the following e-mail address: [brigaokorisnicima@posta.rs](mailto:brigaokorisnicima@posta.rs) ;
- 5.4. Through the website of PE "Post of Serbia": [www.posta.rs](http://www.posta.rs) in the part User service.

If you file your complaint electronically, you will receive an automatic confirmation of receiving the complaint.

If you file your complaint after the expiry of the term stipulated for filing complaints, the Bank is not obliged to take it into consideration.

In order that your complaint may be taken into consideration it will be necessary that it contains your basic data based on which the Bank may identify you (name, surname and address, i.e. business name, head office, business identification number, and name and surname of the legal representative for legal entities), the data from which one can undoubtedly identify your relationship with the Bank (current account number or number of the contract with the Bank, etc.), as well as clear reasons for filing your complaint.

If you have filed your complaint according to the above mentioned instructions, your complaint will be investigated in detail and objectively, respecting your integrity. You can expect to receive an answer to your complaint not later than 15 days following the day when your complaint was received. Exceptionally, in circumstances when the Bank cannot provide you with an answer within the above mentioned term for the reasons not depending on its own will, you will be informed thereof, in writing, within 15 days following the day when the consent was received, indicating reasons due to which it is not possible to provide the answer within the term, and of the deadline until which the answer will be provided to you which cannot be longer than additional 15 days.

The answer will be provided to you, in writing, by mail or e-mail if you filed your complaint through the website or e-mail to the e-mail address, as well as if you expressly consented to such method of providing an answer. The Bank may provide you with an answer to your complaint by mail in the form of a printed copy of the document signed with an electronic signature (copy of a paper document signed with an electronic signature), and after you receive it, you have a right to request from the Bank to provide you with the original copy of the document signed with an electronic signature or its certified copy in sense of the law governing documents signed with electronic signature.

The Bank does not have an obligation to take again into consideration your complaint, containing the same statements, i.e. requests, upon which it has already acted and established that it was not reasonably filed.

If you, as the user referred to in item 1 and item 2 of this Notification, are not satisfied with the Bank's answer or the Bank has not provided you with the answer within the term legally stipulated, prior to initiating a court dispute, you have a right to send your complaint to the National Bank of Serbia, Department for Protection of the Users of Financial Services (Sektor za zaštitu korisnika finansijskih usluga) to the following address; 17, Nemanjina Street, 11000 Belgrade or P.O. Box 712, 11000 Belgrade, as well as through the website of the National Bank of Serbia, in the part Protection of Users, File a complaint/objection to the work of financial service provider (Zaštita korisnika, Podnesite pritužbu/prigovor na rad davaoca finansijskih usluga).

You may file a complaint to the National Bank of Serbia within six (6) months following the day when you received the Bank's answer or after the expiry of the term stipulated for sending an answer, and before initiating a court case.

The complaint must contain the data enabling the user's identification (name, surname and address, i.e. business name, head office, business identification number, and name and surname of the legal representative for legal entities referred to in item 2), as well as the business name and head office of the Bank, the data from which one can undoubtedly identify your relationship with the Bank (current account number or number of the contract with the Bank, etc.), reasons for filing your complaint, i.e. what are the requests contained in the complaint with the attached answer of the Bank if the Bank

provided it, and the documentation based on which the statements indicated in the complaint may be estimated.

If you file a complaint through your proxy, in addition to the complaint, also a special power of attorney with which you empower your proxy to file a complaint to the National Bank of Serbia to the work of Postal Savings Bank, joint-stock company, Belgrade and to take actions in the acting upon complaint on your behalf and for your account should be filed. With the special power of attorney, you give your consent that the data that relate to you but represent a business secret in sense of the law governing the banks, i.e. a business secret in sense of the law governing payment services are made available to your proxy.

A dispute with the Bank may also be settled in an out-of-court proceeding – a mediation proceeding – that is initiated at the request of one party involved in the dispute that is accepted by the other party. It may be conducted before the National Bank of Serbia (for the users referred to in item 1 and item 2) or before other authority or a person authorized for mediation. The mediation procedure can be started even after the complaint procedure has been completed.

A proposal for mediation will be filed to the National Bank of Serbia, Department for Protection of the Users of Financial Services (Sektor za zaštitu korisnika finansijskih usluga), in writing, by mail to the following address; 17, Nemanjina Street, 11000 Belgrade or P.O. Box 712, 11000 Belgrade, as well as through the website of the National Bank of Serbia, [www.nbs.rs](http://www.nbs.rs) in the part Protection of Users, File a complaint/objection to the work of financial service provider (Zaštita korisnika, Podnesite pritužbu/prigovor na rad davaoca finansijskih usluga). A mediation proceeding before the National Bank of Serbia is free of charge. Any costs arising for the parties involved in the proceeding in connection with it (costs of travel, accomodation, representation, non-paid absence from work, etc.) shall not be decided by the National Bank of Serbia but each party shall bear its own costs irrespective of the outcome.



**POSTAL SAVINGS BANK,  
JOINT-STOCK COMPANY, BELGRADE**