

CLIENT'S COMPLAINT

**We are sorry that this happened.
Please, provide us with more details.**

I have a complaint to:

- | | | | |
|----------------------------------|---------------------------------------|--|--------------------------------|
| <input type="checkbox"/> Account | <input type="checkbox"/> Card | <input type="checkbox"/> Payments (payment transactions) | <input type="checkbox"/> ATM |
| <input type="checkbox"/> Loan | <input type="checkbox"/> Zlatna RBICA | <input type="checkbox"/> Unauthorized transactions | <input type="checkbox"/> Other |

The following happened:

I believe this is how the matter should be resolved:

My data:

In order to answer you, we need your contact information. Please enter them carefully and legibly here.

Name and surname /
Name of business entity

OIB / OIB of the business entity

Card number*

* If your complaint is related to card transactions, state the card number by entering the first 6 and last 4 numbers on the card in the fields and fill in the data on transactions in the table on the next page.

By signing this form, you declare the following:

- you have voluntarily provided us with the information in order to resolve this complaint,
- all information provided in this form is correct (if not, you can be held legally liable),
- you allow us to communicate your personal data and contact information from this form to third parties (for example, the police or a foreign bank) in order to initiate the procedure for resolving your complaint,
- if you filed a complaint because you believe that you did not approve the transaction or that an ATM transaction was not processed correctly, but we determine that it was indeed your transaction or that an ATM transaction was processed correctly, you agree that we withdraw the money refunded to your account and that we charge a fee for the unjustifiably disputed transaction,
- you allow us to block the card for the purpose of protecting the payment instrument.

Next steps

We know that situations like this are stressful and that is why we will try to respond to your complaint as soon as possible.

Once your complaint is received at the bank, it will be forwarded to the expert bankers of the Complaints Department. They will respond to you within 10 days (often even sooner than that). Should they need any additional information, they will contact you using the data as registered in our system, or at the phone number which you provide below on this form.

Sometimes complaints are complex, and we need to contact third parties (for example, the merchant). Therefore, it may take us more than 10 days to respond. We will notify you of that in advance.

If the resolution of the complaint is not as you expected, you can always ask us to reconsider it or send a complaint to the Croatian National Bank at: Trg hrvatskih velikana 3, Zagreb (<https://www.hnb.hr>). In addition, you can initiate an alternative dispute resolution procedure before any consumer dispute resolution body. They are listed on the website of the Ministry of Economy and Sustainable Development, such as the Mediation Centre at the Croatian Chamber of Commerce at the address: Rooseveltov trg 2, Zagreb (<https://www.hgk.hr/centar-za-mirenje/o-mirenju>). If the complaint is in the field of payment transactions, we will certainly participate in the conciliation to find a solution satisfactory to both parties involved.

Phone number

Complaint received (filled by the banker)***

Client ID

Client's signature

Date

Banker's signature