

CLIENT'S COMPLAINT

**We are sorry that this happened.  
Here you can provide us with more details.**

**I have a complaint to:**

- Account       Card       Payments (payment transactions)       ATM  
 Loan       Zlatna RBICA       Unauthorized transactions       Other

**The following happened:**


**I think you should do the following:**


**My data:**

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

Name and surname /  
Name of the business entity

OIB / OIB of the business entity

Card number\*

*\* if your complaint is related to the card transactions, state the card number in the format of the first 6 and last 4 card numbers 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 the information you provided is correct (if not, you can be legally liable for it),
- you allow us to pass on your personal and contact information from this form to the 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 thought that you did not approve the transaction or that ATM transaction was not processed correctly, and we determine that it was your transaction or that ATM transaction was processed correctly, you agree that we withdraw the money returned to your account and that we charge a fee for the unjustified 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's why we will try to respond to your complaint as soon as possible.

Once our colleague at the bank receives your complaint, they will forward it to the expert bankers from the Complaints Department. They will respond to you within 10 days (often even faster than that). If they need additional information, they will contact you at the data we have registered in the system, or to the number you state below on this form.

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

If the resolution of the complaint is not as you expected, you can always ask us to reconsider it again 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 in front of 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 it is a complaint in the field of payment transactions, we will certainly participate in the conciliation in order to find a solution that would suit both of us.

**Contact phone or mobile phone number**

**Your signature**

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