

HOW TO FILE A COMPLAINT

If you wish to file a complaint regarding your business relationship with the Bank or a complaint concerning a payment transaction, our recommendation is to try to solve the problem in **direct communication** with Bank employees first. In most of the cases this is the best way to solve a problem in a quick and simple manner to the mutual satisfaction of all involved parties.

If the problem is not solved in direct communication with the Bank employee, please **file a written complaint** without delay, with the aim of solving the problem in the most efficient manner. Please specify that you are filing a complaint and submit it to the Bank using one of the below listed channels:

- via RBA iDIREKT/RBA NA DLANU service
- by **e-mail to:** reklamacije.kune@rba.hr, naplata@rba.hr
- by fax at +385 1 4604 912
- by submitting a written complaint to the Bank employee at one of the Bank outlets who shall confirm the receipt thereof in writing
- by sending a letter to the following address

Raiffeisenbank Austria d.d.
Operativni servisi
Reklamacije
Magazinska cesta 69
10000 Zagreb

The complaint must contain a detailed description of an event/situation (all facts and circumstances along with relevant dates) as well as proof confirming that the complaint is justified. If the event/situation and/or proof is incomplete, we will have to ask you to file a new completed complaint.

It is recommendable to enter your OIB (Personal Identification Number) when filing a complaint.

We shall do our best to respond to your complaint as soon as possible complying with the legal framework for solving complaints. If the period for solving a complaint is not legally stipulated, the Bank shall respond to your complaint within the period of 15 days at the latest.

In cases when we are dealing with rather complex complaints or when a third party has to be included in the solving process, solving of the complaint may take longer than expected. In such cases the Bank shall inform you thereof within the previously specified period.

The Bank appreciates each and every complaint filed by our clients and sees them as an opportunity to improve the quality of the provided services.

What should you do if you are not satisfied with solving of your complaint?

If you are not satisfied with solving of your complaint and you think that a repeated contact with the Bank will not solve your problem, you can address your complaint to the competent institutions (e.g.: consumers can submit a mediation proposal to the Mediation Centre at the Croatian Chamber of Economy).

Does your complaint refer to a service agreed through the iDIREKT Internet Banking?

In the case you are not satisfied with the resolution of your complaint regarding a Bank service agreed through the iDIREKT Internet Banking, and you think that a repeated contact with the Bank will not solve your problem, in compliance with the Regulation (EU) No. 524/2013 on online resolving of consumer disputes, please be notified that consumers from the EU member countries have the option, instead of instituting a litigation, to resolve disputes in an alternative manner:

<https://webgate.ec.europa.eu/odr/main/?event=main.home.show&reload=false>