

NOTICE

to Clients on their right to complaint, objection and meditation

In conformity with the Law on the protection of financial services consumers (RS Official Gazette No 36/11 and 139/14) and with the Decision Specifying the Manner of Handling Financial Services Consumer Complaints by Financial Services Providers and the National Bank of Serbia RS Official Gazette, No. 25/2015 and in conformity with the Rules on procedure under client's objection and complaint, JUBMES banka ad Beograd (hereinafter referred to as: the Bank) prepared the form: „Clients Objection“ (OBR-029), accessible to clients at the Bank's counters and on Bank's web page.

If the consumer (Bank's client: legal entity or natural person, entrepreneur or farmer) considers that the Bank is not observing to the legal regulations, Contractual obligations, good business practices and General Conditions of operation, he is entitled to complaint, objection and extra-judicial procedure of his disputed relation with the Bank.

Right to objection

If the consumer has the opinion that the Bank damaged his right or legal interest, he is entitled to submit the objection within three years, personally in Bank's premises or by regular mail or in electronic form, by e-mail (jubmesprigovor@jubmes.rs).

The client has to complete OBR-029 form , presented at Bank's webpage or he may write his objection in free form. Oral objections shall not be considered by the Bank.

If the objection has been submitted in electronic form (to e-mail address jubmesprigovor@jubmes.rs or to: www.jubmes.rs), the Client has to send to the Bank his e-mail address in order to receive the acknowledgement of receipt in return.

The Objection has to contain the following elements:

- Consumer's identification data (name, surname, address and the unique citizens number);
- Authorization (if the objection is submitted on behalf of another person)
- Legal basis, the title and number of the Contract signed with the Bank;
- Description of the disputed relation as a result of Bank's violation of legal regulations, Contractual obligations, good business practices or General Conditions of operation;
- The objection date.

The Bank shall carry out the related procedure and provide the Consumer with clear and precise reply in written form within 15 days since the objection date. The Bank may extend the reply period only due to reasonable reasons, but only for additional maximum of 15 days.

The Bank shall not charge the Consumer for any fees or commissions for this objection. The Bank shall provide the Consumer with all necessary information related to objection submitting manner.

In the reply, the Bank shall inform the Consumer on his right to complaint to the National Bank of Serbia.

Right to complaint to the National Bank of Serbia

Within 6 months after receiving Bank's reply, the Consumer is entitled to present his complaint to the National Bank of Serbia. He shall attach the objection and the reply to this Complaint.

Address of the National Bank of Serbia – Centre for protection and education of financial services consumers, P.O. BOX 712, or e-mail address: zastita.korisnika@nbs.rs.

Within 8 day the NBS shall require Bank's statement on the complaint and in the following three months NBS shall carry out interrogation the procedure requiring from the Bank and the Consumer their further replies and proofs. NBS shall govern the manner for complaint submitting, possibility for period extension for 3 additional months (in complex cases) as well as the manner in which NBS shall inform the Consumer on its decision.

The Consumer may initiate the mediation procedure, causing the temporary withhold of the NBS procedure for the Complaint resolution.

Right to mediation

The Consumer is entitled to demand resolving of the disputed relation with the Bank, in extra-judicial procedure, engaging NBS as the mediator.

If the mediation procedure has been initiated, the Complaint cannot be submitted, unless the procedure under Complaint has been finalized or waived.

If the Consumer is not satisfied with the reply to his objection or the reply has not been forwarded to him within term, or if he is not satisfied with the NBS reply under the complaint, he may initiate extra-judicial procedure – mediation procedure.

The mediation procedure is urgent and confidential and free if NBS is engaged.

Time for complaint shall not pass while the mediation procedure is under implementation.

The mediation procedure may be finalized by an agreement, waiving or by abandonment.

The Agreement before the National Bank of Serbia shall be considered as an enforceable document if the Consumer gives his consent (in written form) on compulsory performance upon maturity of certain obligation or fulfilment of certain condition, if all parties sign the Agreement and if the NBS confirms the enforceability of the Agreement.

Consumer's personal data procession

In conformity with the Law on personal data protection (RS Official Gazette number 36/11 139/14) we are hereby informing you that the Bank shall obtain Client's personal data from the Form "Client's Objection" OBR-029. The Client shall enter into this form his personal data (name, surname, Unique citizens personal number, registration number, address, residence/head-office, phone number), enabling thereby the Bank to analyse the data and reply on his objection. The data which shall be kept in Consumer's file, may be disclosed only to the National Bank of Serbia in relation with and in the course of the objection procedure, complaint procedure of mediation procedure.

Before Client's personal data obtaining and owing to this Notice, it shall be considered that the Consumer is acquainted with the conditions of personal data obtaining and procession.

If the Consumer has completed and submitted the form "Consumer's objection OBR-029, it shall be considered that he has previously been acquainted on purpose and conditions for personal data obtaining and procession in conformity with this Notice. It shall also be considered that the Consumer gave his consent for personal data procession only for the purpose of procedure under objection, complaint or mediation.

Consumer may withdraw his consent, in the written form or as an oral withdrawal given to Bank's officer who shall write it down.