

FILING OF COMPLAINTS TO BANK OF CHINA SRBIJA A.D. BEOGRAD

1. General information about complaints

1.1. According to National bank of Serbia's "Decision Specifying the Manner of Handling Financial Services Consumer Complaints by Financial Services Providers and the National Bank of Serbia" and according to the "Decision on Handling of Complaints from Legal Entities", Bank of China Serbia a.d. Beograd (Bank) implemented the possibility for its customers to file complaints to the Bank in writing via different means:

- personally at the branch of the Bank by composing a written complaint there
- By post to the address: Bulevar Zorana Djindjica 2a, 11070 Novi Beograd
- by e-mail (complaints.rs@bankofchina.com)
- at the website of the Bank (www.bankofchina.com/rs/)

1.2. The customer may file a complaint about the work of the bank within 60 days from the day he realised that his right or legal interest had been violated, and not later than 3 years from the day of the violation. If a complaint is filed after the expiry of the deadline above, the bank will immediately notify the customer that the complaint was filed after the stipulated deadline.

1.3. The bank is obliged to accept the customer's written complaint at any of its business premises where services are provided to clients and issue a confirmation of receipt stating the time and place of the receipt, as well as the name of employee who received the complaint.

1.4. The If the customer intends to make a verbal complaint, the Bank employee is obliged to inform the customer that the Bank is under no obligation to consider a verbal complaint and to advise the customer about the manner in which a complaint may be filed.

1.5. For more effective consideration of the written complaint that the Customer should strive to submit his complaint as follows:

- information about the customer based on which the relationship with the Bank can be established without a doubt,
- the exact descriptions of the specific case,
- in case of more objections each objections and the reasons thereto should be recorded separately,

- specifying the exact demand of the Customer, the reason for the complaint,
- submitting copies of documents that confirm the objections,
- specifying the possible history or background of the complaint.

2. Investigation of a complaint

- 2.1. If the customer filed a complaint via the bank's website or e-mail, the Bank shall immediately acknowledge the receipt of the complaint. The Bank may reply in electronic format by e-mail or in another appropriate manner.
- 2.2. The Bank shall consider the complaint and will send a reply to the customer in writing (hereinafter: reply) within 15 days from the date of the receipt of the complaint.
- 2.3. If the Bank is unable to reply within the timeframe specified in the above Point for reasons beyond its control, the deadline may be extended by up to 15 days, of which it shall notify the customer in writing within 15 days from the date of the receipt of the complaint. The notification shall contain the reasons for which it is impossible to send the reply within the timeframe of 15 days, stating the deadline by which it will be sent.

3. Complaining to the National bank of Serbia (NBS)

- 3.1. If a customer is not satisfied with the reply of the Bank or the reply was not sent to him within the timeframe referred to in Points 2.2 and 2.3, he may, prior to initiating a court action, submit a written proposal for mediation by the NBS or file a complaint with the NBS in writing.
- 3.2. A customer may file a complaint with the NBS within 6 months from the date of the receipt of the Bank's reply or the expiry of the deadline for its submission.