

## Instructions for filing client complaints

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Clients who can file a complaint: all clients (individuals and legal entities) of Crnogorska komercijalna banka, AD Podgorica, member of OTP group.

Complaint can be lodged in several ways, by:

- filling in the complaint form in a Bank branch (working hours of the branches can be found on the Bank's website)
- sending an e-mail to [primjedbe@ckb.me](mailto:primjedbe@ckb.me)
- posting a letter addressed to the Bank head office or delivered in person to the Bank mailroom
- calling the Bank Call Centre (7-23h Mon-Fri, 9-21h on weekends)
- using e-Banking secure channel
- sending an e-mail to [info@ckb.me](mailto:info@ckb.me) or other official e-mail addresses of the Bank

In the event that the client submits a complaint by contacting the Bank Call Centre, the operators of the Call Centre are obliged to perform soft identification of the client, in order to establish his or her identity. Soft identification is also performed when the complaint is sent via e-mail.

The client has to provide the following details, regardless of the method of filing the complaint:

- First name and surname / corporate name of the client
- Personal ID number (JMBG) / Corporate tax identification number (PIB)
- Phone number
- E-mail
- Mailing address
- Detailed explanation related to the product/service to which the complaint refers
- A copy of the ID document (if the complaint is filed in the Bank branch, with the consent of the client)

Client complaint management is the responsibility of the Customer Care and Service Quality Department, e-mail address: [primjedbe@ckb.me](mailto:primjedbe@ckb.me)). The Bank will respond to the complaint in writing using the contact details from the complaint, within the time defined by the General Terms and Conditions of the Bank.



The client may ask about the status of his or her complaint using the same channels that are available for filing it. If the client is not satisfied with the response from the Bank, he needs to make a written objection no later than 30 days from the date of receipt of the response. The Bank will reconsider the complaint and provide a response to the client. If the client still believes that his or her rights as a client have been violated, the client may contact the banking ombudsman, in accordance with the Regulation on the banking ombudsman. If the client fails to send an objection to the Bank (to challenge the Bank's proposal), the Bank's proposal will be considered accepted by the client. The Bank is obliged to archive the client complaints and all the supporting documentation in accordance with the Procedure on office and archive operations. Additionally, phone conversations will be recorded for customer protection purposes.

An integral part of this document is the client complaint form.