

Information regarding the internal complaint procedure of NLB d.d.¹

Pursuant to banking and financial legislation Nova Ljubljanska banka d.d., Ljubljana (hereinafter: NLB) must provide information about internal complaint procedure and out-of-court resolution of consumer disputes to the customers. It shall be deemed that the customer has been informed of such information if the information has been published in a visible location in all premises where the NLB or its authorised person does business with the customers.

Definition of terms

A **customer** is a natural or legal person using at least one NLB product or service or who ordered a service from or was provided a service by the NLB.

A **complaint** is an expression of dissatisfaction due to which the customer objects to the actions of the NLB related to the implementation of contracts, provision of services and transactions between the NLB and the Customer. With a complaint, the customer demands the elimination of irregularities claimed in it and establishment of the correct state, and possibly compensation of direct or indirect damage.

A **financial complaint** is a customer's claim for the elimination of an error in the performance of a payment transaction.

A **compensation claim** is a type of complaint in which a customer demands that the NLB compensate the damage directly or indirectly arising from its operations or omission or incorrect performance of a transaction.

A **complaint regarding confidential and personal data security** is a type of complaint in which suspicion of unauthorized data processing is expressed.

Special complaints are complaints addressed to the Management Board of the NLB; complaints without a specific addressee or complaints addressed to the NLB by various external institutions.

The **NLB body in charge of resolving complaints at first instance** is an organisational unit that takes care of the relationship with the customer or a unit in which the customer has opened a transaction account or a unit that performed the transaction which is the subject of the customer's complaint.

The **NLB body in charge of resolving complaints at second instance** is a special centralised organisational unit responsible for handling the customer's appeals against the decisions adopted by the body of the first instance, all special complaints and damage compensation claims.

A **business secret** means any information which could obviously cause material damage to the NLB, the customers and the employees if submitted to unauthorised persons.

Customer complaint handling procedure

The following means are available to customers for submitting a complaint to the NLB: • **in writing** – personally, by mail, fax, any of the e-mail addresses published on the NLB Web Portal (website www.nlb.si) or the e-mail of the competent contact person in the NLB, via NLB Klik on-line banking service (users), via NLB Proklik e-bank (users), via Chat or using the form available on the NLB Web Portal (<http://www.nlb.si/vase-mnenje>); • **verbally** – personally, by telephone (+386 1 477 20 00 or the telephone of the competent contact person in the NLB), via NLB Teledom telephone bank (users) or via Video call. The NLB is only obliged to respond to the complaints submitted in writing.

A **complaint must include the following mandatory elements**: • identification data of the customer (name and surname, permanent or temporary residence of the customer, their legal representative or authorised person or name and registered office of a legal person or person performing activity); • explanation of the reasons for complaint and the date of the event; • indication of the invoice or documents to which the complaint is related (copies of documents if necessary for assessing the grounds of the complaint); • contact data for sending a reply; • signature of the customer or a legal representative or authorised person of a customer in the case of a written complaint.

Compensation claims, customer objections to a decision of the body of the first instance and complaint regarding confidential and personal data security must always be submitted in writing.

In the case of a financial complaint in the area of card and ATM transactions, the customer must fill out and sign the valid relevant form which is available in all NLB branch offices.

The NLB only handles complaints that are complete and correctly submitted. If a customer's complaint is incomplete, the relevant organisational unit shall ask the customer to supplement it no later than on the next business day of receiving the complaint.

The handling of compensation claims, special complaints and complaint regarding confidential and personal data security in the NLB is carried out at one level and is centralised. Compensation claims and special complaints are handled by the body in charge of resolving complaints at second instance, complaints regarding confidential and personal data security are handled by organizational unit in charge of compliance and Integrity, both organizational units handle the complaints autonomous and independent. A two-level complaint management system has been set up for handling all other complaints in the NLB.

Regardless of the level of handling the complaint, the following deadlines for resolving complaints apply: • **Complaints relating to retail operations are resolved in the shortest possible period of time and within 8 days at the latest.** The deadline for resolving the complaint shall begin on the next day from receiving the complete or supplemented complaint - the deadline of 8 days includes non-working days, i.e. Saturdays and Sundays, and legal holidays. • **Complaints relating to corporate operations and professionals are resolved in the shortest possible period of time and within 15 days at the latest.** The deadline for resolving the complaint shall begin on the next day from receiving the complete or supplemented complaint - the deadline of 15 days includes non-working days, i.e. Saturdays and Sundays, and legal holidays. • **Complaints regarding confidential and personal data security are resolved according to provisions of personal data protection regulation and must be resolved within 30 days after receiving.** If the customer cannot be submitted an answer within the prescribed deadline, the NLB shall inform it of the reasons for extending the deadline and the expected date for submitting the answer.

Out-of-court resolution of consumer disputes

For the entire duration of the complaint procedure, the NLB and the customer may reach a settlement regarding the subject of dispute, as defined in the customer's complaint. In accordance with the Out-of-Court Resolution of Consumer Disputes Act (ZIsRPS), the NLB appointed Združenje bank Slovenije - GIZ (Bank Association of Slovenia), Ljubljana, Šubičeva ulica 2, 1000 Ljubljana, as the provider of out-of-court dispute resolution services (IRPS provider). If the customer who is a consumer (natural person who acquires or uses the goods and services for the purposes outside the scope of their professional or for-profit activity) does not agree with the final decision regarding their complaint in the internal complaint procedure of NLB d.d. or if NLB unjustifiably fails to decide on the complaint within 15 days, the customer may file a petition to initiate the out-of-court resolution of dispute by sending it by regular mail to the following address: Združenje bank Slovenije - GIZ, Ljubljana, Šubičeva ulica 2, 1000 Ljubljana, telefon: +386 1 242 97 00, with a note: petition for IRPS, on the website www.zbs-giz.si or by e-mail to: izvajalec.irms@zbs-giz.si. The mediation & petition procedure is conducted by the dispute mediator. Find more information on the website of the BAS: www.zbs-giz.si.

Costs of procedure

Each party shall cover its own costs of complaint resolving procedure. The NLB shall be entitled to the compensation of all costs should the customer withdraw the complaint and to the compensation of damage and costs incurred by the NLB as a result of intentional act or negligence on the part of the customer.

Protection of confidential data

The content of the complaint and all data relating to the progress of the complaint procedure are confidential and a business secret, and a customer shall be liable for damages in the event of abuse of the business secret by acting in contravention with the law.

¹ More information on the internal complaint procedure in NLB d.d. is available in the Internal complaint procedure of NLB d.d. published on the NLB Web Portal (<http://www.nlb.si/kontakt>)