

How to submit a complaint?



How to submit a complaint:

At **BPB**, we are committed to providing consistent, high-quality and positive experiences in every communication with our clients. All requests or concerns are handled with full professionalism, special care and within the prescribed deadlines, with the aim of ensuring fair, prompt and transparent solutions.

Submitting a complaint is a valuable opportunity for continuous improvement, with a view to enhancing the quality of your experience as a client.



Channels for submitting a complaint:

Complaints may be submitted in any of the official languages of the Republic of Kosovo, in writing, electronically or through other communication channels, according to your preference.

Therefore, you may choose the most suitable channel for submitting your complaint:

- Online, through BPB's official website / webpage
www.bpbbank.com
- Telephone lines
Free of charge 0800 50 000 and paid 038 620 620
- Electronic address
sherbimiperkliente@bpbbank.com
- Postal address
Rr. Ukshin Hoti nr.128, Prishtinë 10000, Kosovë
- In person
By appearing in person at the branch network, or at the Head Office at Ukshin Hoti Street, No. 128, Prishtina.
- Social media owned by the Bank

Receipt and confirmation of the complaint

For each complaint submitted, you will receive a confirmation through the channel selected for communication. Each complaint received by the Bank is identified with a unique reference number, which is forwarded to you with the confirmation and serves for any further communication.



Time limits and resolution of the complaint

Your complaints are handled with priority and within the shortest possible time limit. The time limit for providing a response to your complaint is up to 15 calendar days from the date of receipt of the complaint, whereas for cases of disputed ATM transactions, the response is provided within 7 calendar days. If the complaint is received on a non-business day, the time limit for this complaint shall be calculated from the first following business day.

If your complaint requires additional time for review, we will contact you to inform you about its status.

The right to complain after handling by BPB

If, after the review of your complaint, you are not satisfied with the solution offered by the Bank, you have the right to submit a complaint to the authorities as follows:

- Send the complaint to the CBK, Tel: +383 38 222 055; E-mail: ankesat@bqk-kos.org or address: Luan Haradinaj Street, Prishtina 10000, Kosovo;
- Other public authorities/mechanisms for resolving disputes / complaints
- File a lawsuit with the court.

Applicable Law and Dispute Resolution

Information regarding the dispute resolution options is presented below:

- The General Terms and Conditions governing the banking relationship shall be subject exclusively to the applicable laws of the Republic of Kosovo.
- The Bank and the Client agree that they shall seek to resolve any dispute between the Bank and the Client in relation to the banking services agreement through good-faith negotiations. In case such dispute cannot be resolved through negotiations or the alternative procedures described herein, the Bank and/or the Client shall refer the matter to the competent court in the Republic of Kosovo.
- **Arbitration** – The Parties agree that the Bank reserves the right, should it deem appropriate, to refer for resolution through Arbitration any dispute, controversy or claim arising out of and/or in relation to the contracts signed with Clients, including their validity, invalidity, breach or termination, to the Alternative Dispute Resolution Centre of the American Chamber of Commerce in Kosovo (link: **AMCHAM KOSOVO – AMCHAM KOSOVO**), in accordance with the Arbitration Rules of the American Chamber of Commerce in Kosovo, before one or more arbitrators appointed in accordance with the above-mentioned rules, and the Arbitral Tribunal and the arbitrator(s) of this Chamber shall apply the law applicable in the Republic of Kosovo. The place of arbitration shall be Prishtina, Republic of Kosovo, and the language to be used in the proceedings shall be Albanian. The decision of such Arbitral Tribunal shall be legally binding and

enforceable upon the Parties in accordance with the law. Should the Client use the products and services offered by the Bank via the internet outside the borders of the Republic of Kosovo, the laws and regulations in force in the Republic of Kosovo shall apply to all disputes between the Bank and the Client.

- **Mediation:** The Client agrees that the Bank reserves the right, should it deem appropriate, to refer any dispute, controversy or claim arising out of and/or in relation to the contracts signed with Clients, including their validity, invalidity, breach or termination, to a Mediator licensed in the Republic of Kosovo (link: **Home – Chamber of Mediators of Kosovo**). The language to be used in the proceedings shall be Albanian. A settlement reached through mediation shall be final and legally binding upon all Parties.



Banka e vendit tënd

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