

Pursuant to the Law on the Protection of Financial Service Consumers and the Decision on the Procedure for Handling Complaints and Complaints of Financial Services Consumers, the **ALTA GROUP DOO BEOGRAD** Electronic Money Institution (hereinafter: Institution), hereby publishes the following:

## NOTICE

### on the manner of submitting complaints by payment service consumers, the procedure for acting upon submitted complaints, and the possibility of submitting a complaint to the National Bank of Serbia

A payment service consumer shall have the right to submit complaint concerning the operations of the Institution if they consider that the Institution has failed to comply with the provisions of the law governing the protection of financial services consumers, other regulations governing payment services, general terms and conditions of business, sound business practices relating to such services, and/or obligations arising from the agreement concluded with the consumer.

The consumer shall be entitled to submit complaint within a period of 3 (three) years from the date on which the infringement of their right or legal interest occurred.

The complaint may be submitted in written form via:

1. e-mail to: [prigovor@altapay.rs](mailto:prigovor@altapay.rs)
2. the Institution's website: [www.altapay.rs](http://www.altapay.rs), section: Complaints
3. mail to: ALTA GROUP DOO BEOGRAD, Ugrinovačka 212, unit 1, 11080 Belgrade (Zemun)
4. in person at the Institution's business premises, or at any of its premises where financial services are provided

If the complaint is submitted electronically, the Institution shall be obliged to immediately confirm the receipt thereof.

The consumer may also obtain additional information on how to submit the complaint by calling the telephone number: **+381 11 31 31 600**. The Institution is under no obligation to consider verbally submitted complaints. Any employee of the Institution must inform the consumer intending to submit a verbal complaint of the proper procedure for submitting the complaint in written form. Furthermore, if the complaint is submitted in person, the employee shall be obliged to, at the consumer's request, issue a confirmation of receipt of the complaint, stating the place and time of receipt, as well as the name of the employee who received it.

#### Contents of the complaint

The complaint must include the following: consumer's information (full name, mailing or e-mail address to which the reply shall be sent); information that clearly establishes the relationship with the Institution to which the complaint refers and grounds for submitting the complaint.

The Institution shall not charge any fees or costs in connection with the handling of the complaints.

#### Response deadline

The Institution shall be obliged to review consumer's complaint and provide a written response within 15 days from the date of receipt. Exceptionally, if the Institution is unable to respond within this time frame for reasons beyond its control, the deadline may be extended by no more than 15 additional days; in such cases, the Institution shall be obliged to notify the consumer in writing within 15 days from the date of receipt of the complaint, stating the reasons why it was unable to respond within the initial 15-day period, as well as the final deadline for providing the response.

#### Right to submit a complaint

If the consumer is dissatisfied with the response to the complaint, or if the response is not delivered within the prescribed deadline, the consumer may, prior to initiating court proceedings, submit a proposal for mediation or a complaint to the National Bank of Serbia, by the following means:

1. via the online form on the website of the National Bank of Serbia, at: <https://nbs.rs/sr/ciljevi-i-funkcije/zastita-korisnika/prigovor/>
2. by mail to: National Bank of Serbia, Department for Financial Consumer Protection, Nemanjina 17, 11000 Belgrade or P.O. Box 712, 11000 Belgrade

The deadline for submitting a complaint is 6 months from the date of receipt of the Institution's response, or the expiry of the deadline for its delivery. The consumer shall enclose the following with the complaint: the original complaint submitted to the Institution; the Institution's response; and supporting documentation pursuant to which the claims in the complaint can be assessed.

Regards,

**ALTA GROUP DOO BEOGRAD**

ALTA GROUP d.o.o.

[www.altapay.rs](http://www.altapay.rs)

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