

NOTICE ON THE TERMS OF SUBMITTING USER COMPLAINTS

The PaySpot doo Novi Sad Electronic Money Institution (hereinafter: Institution) hereby informs the Users of the Institution's products and services, as well as providers of collateral, about the method of submitting a complaint, the Institution's procedure for handling submitted complaints, as well as the possibility and method of submitting a complaint to the National Bank of Serbia.

Method of submitting complaints

Complaint is any address of the User to the Institution as a service provider, in the manner established by the regulations, including transaction complaints, by which the User expresses dissatisfaction with the Institution's actions or indicates its omissions, regardless of how the User addressed the written address.

The complaint relates to a communication by the User to the Institution, as the service provider, in a manner prescribed by regulations, through which the User expresses dissatisfaction with the conduct of the Institution or points to its omissions.

The submitter of a written complaint is the User of the Institution's products and services, the provider of collateral (hereinafter: the User), *i.e.* a natural person, agricultural producer, entrepreneur and legal entity other than an entrepreneur or legal entity in the capacity or in connection with the capacity of a representative of the Institution.

The User may submit a written complaint:

- in person at the counters of the representatives/distributors*/branches of the Institution or at the Institution's registered office;
- by sending it to the e-mail address: prigovori@payspot.co.rs or reklamacije@payspot.co.rs
- by mail to: PaySpot d.o.o. Novi Sad, 21000 Novi Sad, Branimira Čosića 2/II/201B;
- on the Internet presentation of the Institution, www.payspot.rs, by filling out the *Request for complaint form* or via the contact form

If the complaint is submitted through a proxy, a power of attorney is also submitted by which the User authorizes the proxy to submit a complaint to the Institution's work on his behalf and for his account, as well as to take actions in the procedure based on that complaint, and by which he gives permission to make available to that proxy data related to the User, which constitute a business secret in terms of the law governing payment services.

The institution is not obliged to consider verbal complaints, but the User can always file a complaint in the above-mentioned ways. The user has the right to file a complaint within six months from the day of learning that his right has been violated, and he can file a complaint within three years from the day when his right or legal interest was violated.

For an objection submitted in person, the Institution shall, upon the User's request, issue a confirmation of receipt of the objection, indicating the place and time of receipt as well as the name of the employee who received it. If the objection is submitted electronically, the Institution is obliged to immediately confirm the receipt of the objection to the User.

The institution will issue to the User a confirmation of receipt of the complaint submitted in person, indicating the place and time of receipt, as well as the name of the employee who received the complaint. If the User submits a complaint electronically, by sending it to an email address or via the contact form on the Institution's website, the Institution will immediately confirm receipt of the complaint to the User by sending a reply to the received message.

The complaint must contain sufficient information to clearly establish the relationship between the User and the Institution to which the complaint refers (*e.g.*, name and surname or corporate name of the User, payer/payee on the payment order, date of transaction execution, transaction amount, unique transaction designation, credit entry number, personal identification number, payment account number, electronic money payment instrument number, *etc.*), as well as the reasons for submitting the complaint.

The Institution's action on the User's complaint

The Institution shall consider each complaint of the User with due care, assess its merit, and provide the User with a written response within 15 days from the date of receipt of the objection, together with information that, in case of dissatisfaction with the response, the User may submit a complaint to the National Bank of Serbia. If the Institution, for reasons beyond its control, is unable to provide a response within the 15-day deadline, the deadline can be extended by a maximum of 15 days, of which the Institution shall notify the User in writing, within 15 days upon the receipt of the objection.

If the Institution assesses the complaint as unfounded, it will respond in a timely manner and provide an explanation in a clear and comprehensible manner.

The institution will deliver the response to the complaint to the User in writing, through the means of communication through which the complaint was received, in a way that can confirm the date and time of its receipt as well as its content. If the complaint is submitted via the Institution's website, the response to the complaint shall be submitted in writing, by e-mail or in another appropriate way.

Submitting a complaint to the National Bank of Serbia

If the User is dissatisfied with the provided response or has not received a response within the prescribed (and possibly extended) deadline, the complaining party may, before initiating court dispute, submit a proposal for mediation or a complaint to the National Bank of Serbia at the following address:

- National Bank of Serbia, Financial Services Consumer Protection Department, Nemanjina 17, 11000 Belgrade, P.O. Box 712;
- via the National Bank of Serbia's website at: <https://www.nbs.rs>;

The deadline for submitting a complaint to the National Bank of Serbia shall be six months from the date of receipt of the Institution's response or from the expiration of the deadline for the Institution to respond to the submitted objection.

**The representative/distributor shall, on the same day, forward a scanned copy of the received objection to prigovori@payspot.co.rs, and shall send the original by mail to the Institution's address no later than within five working days.*