



Ziraat Bank



**More than
a bank**

T.C. Ziraat Bank A.S. - Kosovo Branch
Str. Ukshin Hoti nr.13, 10000 Prishtinë
tel.: 038/222 000
www.ziraatbank-kosova.com

Flyers for Addressing Complaints

This leaflet is intended to inform the eventual complainant of the internal complaints handling process addressed to "Ziraat Bankasi A.S." BRANCH IN KOSOVO. Ziraat Bank ensures that all complainants will be treated fairly and equitably and that their complaints will be dealt with independently, impartially and that the response to the complaint will be returned within the time limit set out below.

The way of addressing of complaints

Clients shall not have any limitations or impositions by the Bank's employees on the manner or form of the complaint, in this way the customer can choose his most suitable way as follows in all Ziraat Bank branches.

(a) postage paper; (st: Ukshin Hoti nr.13 , 10000 Prishtina

(b) e-mails; (Kujdesindajklientit@ziraatbank-kosova.com)

(c) telephone; (038-222-000)

(d) personally (in all Ziraat Bank branches)

Customers may submit their complaints and communicate with the Bank in one of the official languages of the Republic of Kosovo as stipulated by the relevant law or in the language with which the agreement on the product or service is concluded, which is the subject of the complaint.

Filing complaints is not subject to any fees or charges, or the condition of using any particular format.

Confirmation of receipt of complaints

Ziraat Bank shall confirm receipt of the complaint by one of the means of communication referred to above or in the same way through which it has received the complaint in question.

If additional information or documents are needed to assess the complaint, the Bank will request this information and instruct the complainant on the reasonable manner and time for submitting the appropriate information. The Bank has the right to request only relevant information or documents for the assessment of the complaint.

When lodging a complaint by telephone, the customer must be informed that if he does not agree with the summary that Ziraat Bank makes to the complaint, he is entitled to respond within ten business days and provide the Bank with comments on the summary or content of the complaint, and provide any supporting documentation to enable the Bank to handle the complaint adequately.

Timelines

Ziraat Bank will process any complaint and the decision on the complaint must be made and communicated to the complainant within a maximum of fifteen (15) days of its receipt.

For more complex complaints the deadline may be extended but the complainant will be notified of the delay, its cause and the expected date when Ziraat Bank's assessment of the complaint may be terminated.

The total duration of the adjournment shall not exceed thirty (30) days, except in exceptional cases which, by reason of their complexity, require additional time which must be approved by the Director General or his / her deputy in those cases where the extension the deadline is allowed by the laws in force.

The period during which the Bank expects to be provided with additional information by the complainant is not counted in the time limit for resolving the complaint.

If the appeal is received on a non-business day, the deadline for this appeal will be counted from the next business day.

Resolving complaints and informing clients

Complainants will be informed of the resolution of their grievances, in writing by letter or other durable means, electronically or by telephone, if the appellant so prefers.

The partial rejection or rejection of the appeal shall be explained to the complainant correctly and in a simple language.

If the complainant disagrees with the resolution Ziraat Bank has offered regarding the complaint in question, he is entitled to take the following steps:

a. submit the complaint to the CBK;

b. forward the complaint to another public authority or alternative dispute resolution mechanism, if applicable;

c. file a lawsuit in court.



Ziraat Bank