

# LEAFLET FOR ADDRESSING COMPLAINTS



This leaflet is intended to inform the complainant about the internal process of handling complaints addressed to Ziraat Bank - Branch in Kosovo. Complaints will be handled independently, impartially, in a timely manner, and the interest of clients.

## 1. Methods of Submitting Complaints

**The clients may file a complaint in several ways, such as:**

### 1. Postal letter:

St. Ukshin Hoti no. 13, 10000 Pristina

### 2. E-mail:

kujdesindajklientit@ziraatbank-kosova.com

### 3. Telephone:

+383 (0) 38 222 000

### 4. Personally:

at all Ziraat Bank branches.

*Filing complaints is not subject to any fee or payment, or requirement to use any particular format.*

## 2. Confirmation of Receipt

*Confirmation of the receipt of the complaint will be made in writing and will be sent to the complainant. If additional information or documents are needed to evaluate the complaint, Ziraat Bank may request this information and instruct the complainant on the reasonable manner and time for submitting the appropriate information.*

## 3. Deadlines

*Ziraat Bank will review each complaint and the decision on the complaint must be made and communicated to the complainant within the maximum period of fifteen (15) days from its receipt. For more complex complaints, the deadline may be extended, but the complainant will be notified of the postponement, the reason for it, and the expected date when the evaluation of the complaint can be concluded.*

*The general duration of the postponement should not exceed thirty (30) days, except for special cases which, due to their complexity, require additional time and since the extension of the deadline is allowed by the laws in force.*

## 4. Complaint Resolution and Informing the Clients

*Complainants will be informed of the resolution of their complaints. In case the complainant does not agree with the solution that the bank has offered regarding the complaint, the complainant has the right to take the following steps:*

- To file the complaint to CBK;
- To refer the complaint to another public authority or alternative dispute resolution mechanism, if applicable;
- To file a lawsuit in court.

