

## INFORMATION ON SUBMISSION AND PROCESSING OF CUSTOMER COMPLAINTS AT PKO BANK POLSKI SA („BANK”)

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Bank Polski

1. Customers can make complaints about products or services provided by the Bank:
  - 1) in writing – in person at Bank Branches or Agencies or by regular mail.
  - 2) verbally – by phone or in person using a complaint form during a visit to a Branch or an Agency of the Bank,
  - 3) in electronic form – in the online banking service,
2. Current phone numbers and addresses which may be used by the Customer to file a complaint are published at the website [www.pkobp.pl](http://www.pkobp.pl) and on notification boards at Branches and Agencies of the Bank.
3. The complaint should contain the identity of the Customer (in the case of a natural person – full name, PESEL number, and in the case of a legal person or an organisational unit without legal status – the name and REGON number or NIP number), current address, and – if possible – the bank account number of the Customer or payment card of the Customer to which the complaint refers as well as description of the objections relating to the products or services provided by the Bank.
4. The Bank may request the Customer to submit additional written information or provide additional documents, if obtaining such information is necessary to process the complaint.
5. A Complaint filed immediately after Customer's objections facilitates and accelerates accurate processing of the complaint by the Bank.
6. At the request of the Customer, the Bank confirms in writing or as otherwise agreed, that the complaint has been filed.
7. Processing of a complaint by the Bank starts immediately, not later than 30 days from the date of receipt of the complaint.  
In particularly complex cases, preventing considering of a complaint and reply within the period referred to in the preceding sentence, the Bank shall notify the Customer of the expected time of reply, which may not exceed 60 days from the date of receipt of the complaint in the case of customers being natural persons, and for other Customers that period shall not exceed 90 days from the date of receipt of the complaint. To comply with the deadlines set by the Bank in the preceding sentences it is sufficient to send reply by the Bank prior to their expiration.
8. After processing of a complaint, the Customer is informed of the result in paper form or via another durable data carrier, whereas the Customer is informed in e-mail form only at the request of the Customer.
9. The Customer is entitled to an extra-judicial settlement of any disputes with the Bank. The bodies competent to settle disputes are:
  - 1) Banking Consumer Arbitration operating at the Polish Bank Association for the Customer being a consumer,
  - 2) Financial Ombudsman (since 1 January 2016) for the Customer being a natural person,
  - 3) Arbitration Court at the Polish Financial Supervision Authority.
10. Regardless of the complaint procedure described above, the Customer at any time has the right to bring legal action to the competent common court.
11. The Polish Financial Supervision Authority exercises supervision over activities of the Bank.
12. Detailed information concerning filing and processing of complaints may include provisions of agreements or regulations specific to individual products or services provided by the Bank to the Customer.
13. All complaints are processed by the Bank with the utmost degree of care, thoroughly and as quickly as possible.