

INFORMATION ON SUBMISSION AND PROCESSING OF CLIENT COMPLAINTS AT PKO BANK POLSKI SA ("BANK")



Bank Polski

1. Clients may submit complaints regarding products or services provided by the Bank:
 - 1) in writing - personally at the Bank's Branches or Agencies or by post or to the address for electronic delivery*,
 - 2) orally - by phone or in person for the record during a visit to the Bank's Branch or Agency,
 - 3) electronically - on the website in the electronic banking service.
2. Current phone numbers and addresses to which the Client may file complaints are provided on the website www.pkobp.pl and can be obtained from the Bank's Branches and Agencies.
3. The complaint should contain the Client's identification data (in case of a natural person - name, surname, PESEL number, and in case of a legal person or organizational unit without legal personality - name and REGON or Tax ID number), current address data, and - if possible - bank account number of the Client or the payment card of the Client to which the complaint relates, as well as the content of the claim regarding the products or services provided by the Bank.
4. The Bank may ask the Client to provide additional information or documents, if obtaining them is necessary to consider the complaint.
5. A complaint filed immediately after the Client has objections will facilitate and accelerate the fair consideration of the complaint by the Bank.
6. The Bank confirms in writing or as otherwise agreed that the complaint has been submitted, at the Client's request.
7. The Bank examines complaints immediately, subject to points 8 and 9, within no more than 30 days from the date of receipt of the complaint. In particularly complicated cases, preventing the consideration of the complaint and the provision of a response within the time limit referred to in the preceding sentence, the Bank will inform the Client about the expected time for the response, which may not exceed 60 days from the date of receipt of the complaint in case when Client is a natural person, and for other Clients, this period may not exceed 90 days from the date of receipt of the complaint. In order for the Bank to meet the deadlines specified in the preceding sentences, it is sufficient for the Bank to send a response before their expiry.
8. A response to a complaint in the scope relating to the rights and obligations under the Payment Services Act shall be provided by the Bank within no more than 15 working days from the date of its receipt. In particularly complicated cases, making it impossible to consider the complaint and response to the above-mentioned deadline, the Client will be informed about the expected date of response, which may not exceed 35 working days from the date of receipt of the complaint. In order for the Bank to meet the deadlines specified in the preceding sentences, it is sufficient to send the replies before their expiry, and in the case of replies provided in writing - to send them in the outlet of the designated operator within the meaning of Art. 3 point 13 of the Act of 23 November 2012 - Postal Law.
9. Complaints related to agency activities performed by the Bank in the scope not related to the insurance coverage provided, shall be examined by the Bank within no more than 30 days from the date of their receipt. In particularly complicated cases, making it impossible to consider the complaint and reply to the above-mentioned within 60 days from the date of receipt of the complaint. In order for the Bank to meet the deadlines specified in the preceding sentences, it is sufficient for the Bank to send a reply before their expiry.
10. After considering the complaint, subject to points 11, 12 and 13, the Client will be informed about its result in writing or, at the Client's request, by e-mail.
11. The response to the complaint referred to in point 8 will be provided in paper form or, at the Client's request, by means of another durable medium, in particular by e-mail.
12. A response to the complaint referred to in point 9 will be given to the Client who is not a natural person in paper form or, at the Client's request, by means of another durable medium, in particular by e-mail.
13. A Client who is not a natural person will be informed about the result of the complaint, other than those mentioned in points 8 and 9, in the form agreed with the Client.
14. The Client has the right to out-of-court settlement of any disputes with the Bank. The entities competent to settle disputes are:
 - 1) Consumer Bank Arbitration at the Polish Bank Association, operating in accordance with the Regulations available at www.zbp.pl, in case of a Client who is a consumer,
 - 2) Financial Ombudsman, who can be contacted in the manner indicated on the website www.rf.gov.pl, after exhausting the complaint procedure, in case of a Client who is a natural person.
15. The Client who is a consumer has the right to use the option of out-of-court settlement of a dispute regarding a contract concluded via the Internet, electronic banking service or telephone banking service, via the ODR platform, operating in the European Union countries, available on the website at: <http://ec.europa.eu/consumers/odr/>.
16. A Client who is a consumer also has the option of requesting help from the appropriate County (Municipal) Consumer Ombudsman.
17. Regardless of the complaint procedure described above, the Client has the right to bring an action to a competent common court at any time.
18. The public administration body which supervises the Bank's operations is the Polish Financial Supervision Authority.
19. Detailed information on the submission and processing of complaints may include provisions of agreements or regulations specific to individual products or services provided by the Bank to the Client.
20. All complaints are examined by the Bank with the greatest care, thoroughly and as soon as possible.

* after creating and entering into the database of electronic addresses, in accordance with the act on electronic delivery