**INFORMATION ON THE CONSIDERATION OF COMPLAINTS SUBMITTED BY CLIENTS OF MUNICIPAL BANK AD**

**I. GENERAL INFORMATION**

1. Definition of the term "complaint" - a complaint is any objection, claim, statement of dissatisfaction, contestation of a transaction, etc. by a client (individual or legal entity) of Municipal Bank AD, related to the Bank’s activities.

**II. COMPLAINT SUBMISSION**

2. A complaint may be submitted by individuals or legal entities in person (the person concerned, his legal representative) or through a proxy.

3. A complaint may be submitted as follows:

➢ through the book-keeping offices in the branches / offices / headquarters of the Bank;

➢  by sending an e-mail at: dpo@municipalbank.bg - in case of filing complaints related to personal data, and contacts@municipalbank.bg - in any other cases.

4. Complaints shall be submitted in accordance with the Bank's form. As an appendix to the complaint, the client has to fill in and submit the relevant questionnaire (also according to the provided form) - only in cases where the complaint refers to contesting transactions performed with a payment card or through the Bank's internet banking service. The form of the complaint, as well as the relevant questionnaire thereto, can be found on the Bank's website - www.municipalbank.bg, as well as in every branch / office.

5. All requisites of the complaint form, as well as of the relevant questionnaire form thereto (where applicable) shall be filled in legibly and in full detail. All the circumstances of the case shall be clearly and described in details and the complainant shall specify the client’s request to the Bank. Copies of all documents, which are available to the complainant and are relevant to the subject of the complaint, including the power of attorney (when the complaint is filed through a proxy) shall be attached to the complaint (when submitted electronically, the complaint shall be accompanied by scanned documents).

NB! Where the complaint contests a payment transaction (including those carried out with a payment card), the complainant must indicate the total amount of the disputed transactions, as well as identify each individual disputed transaction, indicating its date, time and amount. If the client contests more than 2 (two) transactions, we recommend that the client attach an account statement, where the disputed transactions are noted, then write down the following text on the statement: "I dispute the specified transactions", put a date and sign the document.

6. Complaints and their attachments shall be submitted in Bulgarian or provided with a translation into Bulgarian.

**III. CONSIDERATION OF COMPLAINTS**

7. A complaint submitted pursuant to the above procedure shall be considered where all of the below conditions have been met:

➢ The complaint was filed by a legitimate person (personally by the affected person, his legal representative or proxy);

➢ The complaint is written legibly and all mandatory details of the complaint form prepared by the Bank are filled in, including a clearly formulated claim of the complainant;

➢ The case has not already been considered by the Bank or another body and no decision or out-of-court agreement has been reached.

➢ The complaint was filed within the statutory terms and the right of the complainant to file it has not expired.

8. The main terms for submission of complaints, after which the applicant's right to submit a complaint shall expire, are:

➢ for contesting a payment transaction - 13 months from the date of debiting the account;

➢ incorrectly accrued and collected fees, interest and commissions - 3 years from the date of their collection.

9. Anonymous complaints will not be considered.

10. Each complaint shall be considered by the relevant competent body of the Bank, which shall issue a decision on the request formulated in the complaint.

11. Depending on the subject of the complaint, the competent body of the Bank shall issue a decision thereon within the following terms:

➢ For complaints related to payment services - within 15 (fifteen) business days;

➢ For loan complaints – within 30 (thirty) calendar days;

➢ In case of complaints regarding personal data protection – within 30 (thirty) calendar days;

➢ For complaints that do not require an inspection - within 14 (fourteen) calendar days

➢ In any other cases - within the statutory terms.

NB! The term for consideration of a payment service complaint may be extended to 35 (thirty-five) business days, where objective reasons so require. In any other cases, the term for consideration of a complaint may be extended only if further investigation of the case is required or pending information or an opinion from a third party or competent authority. Upon extension of the term, the Bank shall notify the complainant in writing, stating the reasons thereof.

12. The complaint may be withdrawn by the complainant (the affected person, his legal representative, proxy) at any time until the Bank issues a decision on the case. The withdrawal shall be made in writing and the complaint proceedings will be closed.

13. The Bank shall notify the complainant of its decision on the case by sending a written response to the complaint in the manner specified by the complainant (by e-mail, physical address or at a branch or office).

NB! In case the complainant has not been identified upon the submission of the complaint due to the fact that it was filed by e-mail, the complainant shall receive the response in a branch / office of the Bank, after identifying himself with an identity document.

**IV. ALTERNATIVE DISPUTE RESOLUTION BODIES**

14. In the event that the complainant is not satisfied with the decision of the Bank on the case, the Bank may refer it to the jurisdiction of the following bodies for alternative dispute resolution:

➢ Consumer Protection Commission (CPC) - address: Sofia, 1 Vrabcha St., Fl. 3, 4 and 5, as well as in the regional divisions of the commission, CPC website: [www.kzp.bg](https://translate.google.com/translate?hl=bg&prev=_t&sl=bg&tl=en&u=http://www.kzp.bg)

• Conciliation Commission for Payment Disputes at the CPC - 1 Vrabcha Street, website: [www.abanksb.bg/pkps](https://translate.google.com/translate?hl=bg&prev=_t&sl=bg&tl=en&u=http://www.abanksb.bg/pkps)

• Sectoral Conciliation Commission for Dispute Resolution in the field of financial services, including for distance financial services related to the provision of consumer and mortgage loans - address: 1 Vrabcha St.

Further information about the commissions for alternative dispute resolution and the terms and conditions for filing complaints can be found on the CPC website.

**V. PERSONAL DATA PROTECTION**

15. Municipal Bank AD is a data controller within the meaning of the General Data Protection Regulation (Regulation (EU) 2016/679) and in this capacity it processes personal data received during or in connection with the handling of customer complaints.

16. Information relating to the processing and protection of personal data can be found on the Bank's website - www.municipalbank.bg in the Privacy and Data Protection Policy of Municipal Bank AD.