

Pursuant to Article 18, paragraph 1, item 3 of the Law on the National Bank of Serbia (RS Official Gazette, Nos 72/2003, 55/2004, 85/2005 – other law, 44/2010, 76/2012, 106/2012, 14/2015, 40/2015 – CC decision and 44/2018), Section 32, paragraph 2 of the Decision on Handling Complaints of Financial Service Consumers (RS Official Gazette, No 1/2019) and Section 32, paragraph 2 of the Decision on Handling Complaints of Legal Entities (RS Official Gazette, No 1/2019), the Governor of the National Bank of Serbia adopts the following

**GUIDELINES  
ON ELECTRONIC SUBMISSION OF DATA ON CONSUMER  
COMPLAINTS TO THE NATIONAL BANK OF SERBIA**

1. These Guidelines set forth in detail the data on consumer complaints that a financial service provider (hereinafter: service provider) is obliged to record for the purposes of compilation and submission of the quarterly report to the National Bank of Serbia (hereinafter: report).

2. The service provider shall report on the number of complaints received in the reporting period, including those forwarded by the National Bank of Serbia (submitted first to the National Bank of Serbia and not to the service provider as required), and shall classify them by type of financial service and by subject of complaint as provided in Annex 1.

The service provider shall also report on the complaints received but not resolved in the quarter prior to the reporting period.

3. Data from Section 2 hereof shall be recorded in the manner provided in Annex 2 (particularly for the categories of founded and unfounded complaints and, under each category – separately for complaints resolved within stipulated deadlines and those that were not).

Data from Section 2 of this Decision recorded in the manner from paragraph 1 of this Section shall be submitted by consumer category (natural persons, farmers, entrepreneurs, legal persons), and for each category – by type of contract, i.e. manner of providing a service (without the use of distance communication means, m-banking, e-banking, other distance communication means).

4. The service provider shall make sure that the data submitted in line with these Guidelines are accurate and complete, and that all complaints are recorded in accordance with Annexes 1 and 2.

If the subject of complaint is such that it could be classified in several categories from Annex 1 (e.g. "opening, keeping and closing of accounts" and "use of funds"), the service provider shall classify the complaint on the basis of the contentious issue which is the prevailing reason for filing the complaint (e.g. in the category "use of funds").

In the recording process pursuant to Annex 1, the complaint may be classified in the subject category "other" only in exceptional cases, when there is no other subject category for the financial service in Annex 1 in which the complaint could be classified.

The service provider shall give additional information on complaints classified in the subject category "other" when so requested by the National Bank of Serbia and within the deadline set in such request.

5. In addition to the data from Sections 2 and 3 hereof, the bank shall also record and submit the data from Annex 3 as at the last day of the reporting period.

6. The report shall be submitted to the National Bank of Serbia electronically not later than 15 days following the end of the reporting quarter.

7. The format and manner of the submission of electronic messages which relate to the report from these Guidelines shall be set forth in special technical guidelines published on the website of the National Bank of Serbia.

8. The service provider shall compile the first report in accordance with these Guidelines for the second quarter of 2019 and shall submit it to the National Bank of Serbia by 15 July 2019 at the latest.

9. Annexes referred to in these Guidelines are enclosed with and integral to these Guidelines.

10. These Guidelines shall be published on the website of the National Bank of Serbia and shall enter into force on 5 April 2019.

G. No 2849  
4 April 2019

B e l g r a d e

G o v e r n o r  
of the National Bank of Serbia

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