

Pursuant to Article 64, paragraph 3 of the Law on the Protection of Financial Service Consumers (RS Official Gazette, No 19/2025) and Article 4, item 11) and Article 15, paragraph 1 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, 44/2018 and 19/2025), the NBS Executive Board hereby issues

DECISION ON REPORTING IN RELATION TO THE APPLICATION OF REGULATIONS ON FINANCIAL SERVICES

Introductory provisions

1. This Decision lays down the data, information and reports in relation to the application of the Law on the Protection of Financial Service Consumers (RS Official Gazette, No 19/2025 – hereinafter: Law) and other regulations on financial services, which a financial service provider (hereinafter: service provider) is obliged to submit to the National Bank of Serbia on a regular basis or upon request, as well as the method of their submission.

2. The data, information and reports referred to in Section 1 of this Decision are collected and processed for statistical purposes, in order to monitor the conduct of service providers, as well as to supervise the legality of the operations of banks and/or financial lessors in the application of regulations governing financial and payment services in the area of financial service consumer protection.

3. The service provider is obliged to submit the data, information and reports referred to in Section 1 of this Decision – whether regularly or upon request – regardless of whether it recorded the required data, information and reports during the prescribed or requested reporting period, including cases in which the service provider did not receive any consumer complaints during that period.

4. For the purposes hereof, a financial service consumer (hereinafter: consumer) also includes a legal entity when it acts as a consumer of payment services within the meaning of the law governing payment services.

Reports on consumer complaints submitted by the service provider and report on the number of consumers and the financial services used submitted by banks and financial lessors

5. The service provider is obliged to keep records of all consumer complaints to which the Law applies in the process of protecting their rights, for

the purpose of preparing and submitting reports on those complaints (hereinafter: report on consumer complaints).

The report on consumer complaints contains data on the number of complaints received during the reporting period, categorised by the type of financial service and the subject (basis) of the complaint, in accordance with Annex 1 to this Decision.

The report on consumer complaints also includes complaints that were received in the year preceding the reporting period but were not resolved in that year and were instead resolved during the reporting period.

6. The data referred to in Section 5 of this Decision shall be recorded in the manner set out in Annex 2 to this Decision – separately for the groups of founded and unfounded complaints and, within each of these groups, separately for complaints resolved within 15 days from the date of receipt and those resolved within a period extended by no more than 15 days.

For the complaints referred to in Section 5 of this Decision that were resolved during the reporting period, the service provider shall also submit information on the financial effect for the consumer, expressed in dinars with two decimal places – if such an effect was achieved.

The financial effect for the consumer achieved in the procedure based on a complaint submitted to the National Bank of Serbia shall not be presented in the report on consumer complaints.

The data referred to in Section 5 of this Decision, recorded in the manner described in paragraphs 1 and 2 of this Section, shall be presented separately for the following categories of consumers: natural persons, farmers, entrepreneurs and legal entities.

7. The service provider is obliged to present the data in the report on consumer complaints accurately and completely, recording each complaint conscientiously and with professional diligence, in accordance with Annexes 1 and 2 to this Decision.

If the subject of a complaint could be classified into more than one category of complaint subjects from Annex 1 to this Decision, the service provider shall classify the complaint according to the subject that represents the predominant reason for submitting the complaint.

A complaint may be classified in the “Other” category only exceptionally, and only if, for the relevant financial service, there is no other appropriate category of complaint subjects in Annex 1 to this Decision.

At the request of the National Bank of Serbia, the service provider shall provide additional information on complaints classified under the “Other” category – using the format, method and deadline established in that request.

Complaints in the category “Temporary subject of complaint” from Annex 1 to this Decision shall be recorded in accordance with a special request of the National Bank of Serbia, which defines the meaning of these categories and the period for their submission, and shall be submitted together with the report on consumer complaints.

8. In addition to the data referred to in Sections 5 and 6 of this Decision, the bank and the financial lessor shall also submit, in the report on consumer complaints, data on the number of consumers and the financial services used, as specified in Annexes 3 and 4 to this Decision, as at the last day of the reporting period.

9. The report on consumer complaints shall be submitted quarterly, in electronic form, with a cumulative presentation of data from 1 January of the current year until the last day of the quarter for which the report is submitted, no later than 15 days after the end of that quarter, as follows:

- 1) for the first quarter (from 1 January to 31 March of the current year) by no later than 15 April of the current year;
- 2) for the second quarter (from 1 January to 30 June of the current year) by no later than 15 July of the current year;
- 3) for the third quarter (from 1 January to 30 September of the current year) by no later than 15 October of the current year;
- 4) for the fourth quarter (from 1 January to 31 December of the current year) by no later than 15 January of the next year.

10. The service provider is obliged to submit the report on consumer complaints even when it has not received or reviewed any consumer complaints during the reporting period.

11. The format and method of submitting the report on consumer complaints in electronic form shall be regulated by separate technical guidelines published on the website of the National Bank of Serbia.

Reports and acts submitted by the service provider in accordance with other regulations on financial service consumer protection

12. The report that the creditor is obliged to submit to the National Bank of Serbia pursuant to the decision on loan repayment reliefs shall be submitted in electronic form, in accordance with the template provided in Annex 5 to this Decision, and the format and method of submitting that report shall be regulated by separate technical guidelines of the National Bank of Serbia.

The report referred to in paragraph 1 of this Section shall be submitted to the National Bank of Serbia quarterly, with a cumulative presentation of data from 1 January of the current year until the last day of the quarter for which the data are submitted, no later than 15 days after the end of that quarter, as follows:

- 1) for the first quarter (from 1 January to 31 March of the current year) by no later than 15 April of the current year;
- 2) for the second quarter (from 1 January to 30 June of the current year) by no later than 15 July of the current year;
- 3) for the third quarter (from 1 January to 30 September of the current year) by no later than 15 October of the current year;
- 4) for the fourth quarter (from 1 January to 31 December of the current year) by no later than 15 January of the next year.

An internal act that the bank is obliged to submit to the National Bank of Serbia in accordance with the decision regulating the complaint procedure and proposals for mediation shall be submitted in electronic form within eight days from the date of adoption of that act, or its amendments and/or supplements, in accordance with separate technical guidelines of the National Bank of Serbia.

The advertising plan that the service provider is obliged to submit to the National Bank of Serbia in accordance with the decision regulating the detailed conditions for advertising financial services shall be submitted in electronic form within the deadlines established by that decision, in accordance with separate technical guidelines of the National Bank of Serbia.

13. The service provider is obliged to submit to the National Bank of Serbia also other data, information and reports, as well as other acts (including files, e.g. in PDF format) pursuant to the regulations governing the protection of financial service consumers, or at the request of the National Bank of Serbia – in electronic form, within the deadline prescribed by those regulations, or within the deadline specified by the National Bank of Serbia, in accordance with separate technical guidelines of the National Bank of Serbia.

Data, information and reports upon special request of the National Bank of Serbia

14. The service provider is also obliged to submit other data, information and reports upon a special request from the National Bank of Serbia.

The data, information and reports referred to in paragraph 1 of this Section shall be submitted to the National Bank of Serbia in electronic form – in accordance with the content, method of submission and deadlines specified by the National Bank of Serbia in the special request referred to in that paragraph, based on the general template provided in Annex 6 to this Decision, unless otherwise specified in that request.

The format and method of submitting the data, information and reports referred to in paragraph 1 of this Section in electronic form shall be regulated by separate technical guidelines published on the website of the National Bank of Serbia.

Transitional provisions and final provision

15. The annexes to this Decision have been printed together with the Decision and constitute an integral part of it.

16. The service provider is obliged to prepare the first report on consumer complaints in accordance with this Decision for the first quarter of 2026 and submit it to the National Bank of Serbia by no later than 15 April 2026.

17. The service provider is obliged to submit the internal act referred to in Section 12, paragraph 3 of this Decision to the National Bank of Serbia by no later than 31 March 2026.

The service provider is obliged to submit the advertising plan referred to in Section 12, paragraph 4 of this Decision to the National Bank of Serbia starting from the second semi-annual plan for 2026.

18. On the date this Decision enters into force, the provisions of Sections 31 and 32 of the Decision on Handling Complaints of Financial Service Consumers (RS Official Gazette, Nos 1/2019, 50/2019, 87/2021, 77/2023, and 51/2025 – other decision), as well as the Guidelines on Electronic Submission of Data on Consumer Complaints to the National Bank of Serbia (G. No 2849 of 4 April 2019), shall cease to apply, though, in accordance with that decision

and guidelines, the service provider or the bank is obliged to submit the report for the fourth quarter of 2025 by no later than 15 January 2026.

19. This Decision shall be published in the RS Official Gazette and shall enter into force on 1 January 2026.

NBS EB No 67
13 November 2025
B e l g r a d e

Chairperson
NBS Executive Board
G o v e r n o r
National Bank of Serbia

Dr Jorgovanka Tabaković, sgd.