

Pursuant to Article 15, paragraph 4 of the Insurance Law (RS Official Gazette, Nos 139/2014 and 44/2021) 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 and 44/2018), the Executive Board of the National Bank of Serbia hereby issues the following

D E C I S I O N

ON HANDLING COMPLAINTS OF INSURANCE SERVICE CONSUMERS

Introductory provisions

1. This Decision governs in more detail the manner in which an insurance service consumer (hereinafter: consumer) files a complaint to an insurance service provider and to the National Bank of Serbia, the manner this complaint is to be handled by the insurance service provider and the National Bank of Serbia, mediation by the National Bank of Serbia and other issues relating to the procedure of protecting consumers' rights and interests.

2. An insurance undertaking, insurance brokerage undertaking, insurance agency undertaking, natural person – entrepreneur who is an insurance agent, as well as a bank, financial lessor and public postal operator that carry on insurance agency activities on the basis of prior approval of the National Bank of Serbia in conformity with law are obliged to ensure the right to information and protection of consumers' rights and interests, in accordance with the Insurance Law (hereinafter: Law) and this Decision.

3. For the purposes of this Decision, the following definitions shall apply:

1) *consumer* means an insured, policyholder, insurance beneficiary and third injured party;

2) *means of distance communication* is any means which may be used for direct advertising, provision of pre-contractual information, making and/or accepting an offer, negotiating and concluding a contract without involving simultaneous physical presence of the service provider and the consumer (e.g. internet, e-mail, mail, telefax and telephone).

The filing of a claim for damages and/or insurance claim shall not be deemed to constitute a complaint for the purposes of this Decision.

Manner of filing complaints and complaint handling by the insurance undertaking

4. A consumer may file a complaint in writing at the business premises of an insurance undertaking, by mail, through the insurance undertaking's website or by e-mail.

An insurance undertaking shall enable the consumer to file the complaint in any of the manners specified in paragraph 1 of this Section, or in another appropriate manner in electronic form which makes it possible to determine the date and time of receipt of the complaint and its substance.

In the case of insurance services agreed using means of distance communication, the insurance undertaking shall enable the consumer to file the complaint in the same manner and/or by using the same means of distance communication used for concluding the contract to which the complaint refers.

5. The complaint shall contain the following data and documents:

- 1) name, surname and address of the consumer, if he is a natural person, and/or business name and head office of a legal person and name and surname of the legal representative of such legal person and/or proxy if the complaint is filed in the name and for the account of a consumer – legal person;
- 2) reasons for the complaint and requests of the consumer;
- 3) evidence supporting allegations stated in the complaint;
- 4) date of submission of the complaint;
- 5) signature of the complainant and/or his representative or proxy, except when complaint is submitted in electronic form.

If submitted by a proxy, the complaint shall be accompanied by a special power of attorney whereby the consumer authorises the proxy to file a complaint about the work of a specific insurance undertaking in its name and for its account, to take actions in the complaint procedure, and to access information related to the consumer which is considered personal data within the meaning of the law governing personal data protection, and/or confidential information within the meaning of other laws and/or regulations.

6. The insurance undertaking shall visibly display at its business premises where its services are offered the information on how complaints are filed and handled and on the possibility and the manner in which mediation proposals and complaints should be filed to the National Bank of Serbia.

The insurance undertaking shall enable the consumer to access the form for filing a complaint on its website homepage by posting an easy-to-spot link that is clearly designated as relating to consumer complaints.

In the part of its website dedicated to consumer complaints, the insurance undertaking shall also post the information referred to in paragraph 1 of this Section, and shall mandatorily specify the e-mail address to which consumer complaints can be filed.

In the information provided before the insurance contract is concluded to the consumer in writing or on another durable data medium, the insurance undertaking shall specify the data on the manner of complaint filing, mandatory substance of such complaint and the deadline for replying to the allegations from the complaint.

The decision on a claim for damages and/or insurance claim must contain an instruction on the consumer's right to complaint.

7. The insurance undertaking shall accept a written complaint at any of its business premises where its services are provided and issue to the consumer a confirmation of receipt of the complaint, stating the time and place of the receipt, as well as the name of the employee in the insurance undertaking who received the complaint.

If the consumer intends to make a verbal complaint, the insurance undertaking shall inform such consumer that it is under no obligation to consider a verbal complaint and advise the consumer about the manner in which a complaint can be filed.

Notwithstanding paragraph 2 of this Section, in the event from Section 4, paragraph 3 of this Decision, when a verbal complaint has been filed by telephone, the service provider shall make a record of this complaint by entering in the appropriate records the information about the consumer, substance of the complaint and the date and time of receiving the complaint.

8. If the consumer filed the complaint using the insurance undertaking's website, by e-mail or in another appropriate manner in electronic form referred to in Section 4, paragraph 2 of this Decision, and in the event referred to in Section 7, paragraph 3 of this Decision, the insurance undertaking shall confirm the receipt of the complaint immediately by e-mail or in another appropriate manner in electronic form.

Specifically, the receipt certificate referred to in paragraph 1 of this Section shall contain information on the consumer, substance of the complaint and the date and time of receiving the complaint.

9. The insurance undertaking shall consider the complaint and provide a reply in writing to the consumer in the manner stipulated in Section 10 of this Decision no later than 15 days from receiving the complaint.

Notwithstanding paragraph 1 of this Section, if the service provider is unable to reply within the deadline referred to in that paragraph for reasons that are beyond its control, the deadline may be extended by maximum 15 days, of which the service provider shall notify the consumer in writing as stipulated in Section 10 of this Decision within 15 days from receiving the complaint.

The notification referred to in paragraph 2 of this Section shall set out the reasons why it is impossible to reply within the deadline referred to in paragraph 1 of this Section and shall state the final deadline for sending the reply.

10. The insurance undertaking shall submit the reply to the complaint in writing, by post or in the form of an electronic document, by e-mail or in another appropriate manner in electronic form which makes it possible to determine the date and time of receiving the reply and its substance – if the consumer submitted the complaint via the service provider's website, by e-mail or in another appropriate manner in electronic form referred to in Section 4, paragraph 2 of this Decision, or if the consumer explicitly agreed to receive the reply in such electronic form.

The insurance undertaking may submit the reply to the complaint by post and in the form of a printed copy of the electronic document (hard-copy of the electronic document) and, after receiving such document, the consumer shall have the right to request the original copy of the electronic document or its certified copy within the meaning of the law governing the electronic document.

The electronic document referred to in paragraphs 1 and 2 of this Section shall contain the qualified electronic signature of the authorised person of the insurance undertaking or the qualified electronic stamp, within the meaning of the law governing the electronic document.

11. The insurance undertaking's reply should be complete, clear and understandable to the consumer, relate to the subject matter of the complaint and contain an assessment of its merit.

If the insurance undertaking assesses the complaint to be founded, it shall notify the consumer of whether the reasons for the complaint have been removed, and/or of the deadline for their removal and of the measures that shall be taken to remove them.

In its reply, the insurance undertaking shall inform the consumer about his right to file a complaint and/or mediation proposal to the National Bank of Serbia, in accordance with this Decision.

12. The insurance undertaking shall conduct the complaint procedure in accordance with the law, this Decision and its internal acts.

The insurance undertaking shall not charge the consumer any fees or any other amount in respect of the costs of complaint handling.

The insurance undertaking shall keep all documentation in respect of the complaint for at least five years from the day of submission of the response to the complaint.

13. The insurance undertaking shall issue an internal act to regulate in detail the procedure of complaint filing and decision-making on complaints, in accordance with the provisions of the Law and this decision.

The act referred to in paragraph 1 of this Section shall designate the person in the insurance undertaking who is authorised to handle and/or reply to complaints.

The insurance undertaking shall notify the National Bank of Serbia of the act referred to in paragraph 1 of this Section, and/or on any amendments and/or supplements to such act within eight days from the day of adoption of this act and/or its amendments and/or supplements.

To ensure objective evaluation of allegations and evidence stated in the complaint, the person participating in the procedure referred to in paragraph 2 of this Section may not be the same person who acted and/or made a decision in the name of the insurance undertaking in cases in relation to which the consumer filed the complaint. Where this is possible and purposeful, the insurance undertaking shall ensure that a professional who did not take part in the establishing of facts and/or expert evaluation of evidence in relation to which the consumer filed the complaint should participate in the procedure referred to in paragraph 2 of this Section.

14. The insurance undertaking shall duly keep an electronic register of received complaints, containing the following data:

1) name, surname and address of the complainant, if the complainant is a natural person, and/or business name and head office of the legal person and name and surname of the legal representative of the legal person and/or proxy who filed the complaint;

2) insurance policy number, type of insurance and the risk covered by such insurance;

3) manner and date of receipt of the complaint;

4) estimated value of the subject of complaint;

5) reasons for filing the complaint, with the obligation to classify complaints as follows:

– by whether the complaint is made with reference to the actions of the insurance undertaking and/or a person carrying on insurance agency activities for such insurance undertaking (with a specification of the business name and head office of the person carrying on insurance agency activities) or to the decision-making by the insurance undertaking with regard to the insurance contract or its execution,

– by area, including in particular marketing and sale of insurance policies, insurance terms, insurance premiums, settlement of claims arising from insurance contracts, and management of business processes;

6) data on the result of decision-making on complaints;

7) date of submission of the reply to the complaint and date of performance of the insurance undertaking's obligation stated in such reply.

15. The internal audit of the insurance undertaking shall examine and analyse compliance with the act referred to in Section 13 of this Decision at least once a year.

After the examination and analysis referred to in paragraph 1 of this Section, the internal audit shall complete a report containing, at least, a description of audit subject matter with more significant findings, detected irregularities, designation of responsible persons and the proposal of measures and recommendations for removing such irregularities, as well as deadlines for their implementation.

The report referred to in paragraph 2 of this Section shall be submitted to the supervisory board of the insurance undertaking.

16. The insurance undertaking shall monitor and supervise the implementation of the act referred to in Section 13 of this Decision, analyse the undertaking's internal audit report and take measures to remove irregularities established in its operations.

The executive board of the insurance undertaking has an obligation to:

- 1) analyse the causes of individual complaints and identify the common cause underlying a larger number of complaints, if such cause can be established;
- 2) consider whether the established causes may also influence other insurance processes and products, including those to which the complaint does not directly refer;
- 3) take adequate measures to remove and/or limit and prevent the occurrence of causes of complaints.

17. The insurance undertaking is obliged to take, without delay, any necessary measures in respect of the person carrying on insurance agency activities on its behalf, if it establishes that such person has acted contrary to its obligations and/or in breach of consumers' rights.

Data relating to the breach of consumers' rights and the undertaken measures referred to in paragraph 1 of this Section must be specified in the report referred to in Section 39 of this Decision.

Actions of the insurance brokerage undertaking with regard to consumer protection

18. The insurance brokerage undertaking shall ensure the protection of consumers' rights and interests and act upon the complaints filed by such persons in relation to the performance of insurance brokerage activities by analogous application of provisions of Sections 4 to 13 and Section 39 of this Decision.

Actions of persons carrying on insurance agency activities with regard to consumer protection

19. An insurance agency undertaking, natural person – entrepreneur acting as an insurance agent, as well as a bank, financial lessor and public postal operator that carry on insurance agency activities on the basis of prior approval of the National Bank of Serbia in conformity with law, shall ensure the protection of consumers' rights and interests, in accordance with the provisions of the insurance agency contract concluded with the insurance undertaking.

When acting upon a complaint filed by a consumer with regard to the performance of insurance agency activities, the person referred to in

paragraph 1 of this Section may forward such complaint to the insurance undertaking in whose name and on whose behalf it carries on the activities of preparing and concluding insurance contracts and may notify the consumer thereof, if this is stipulated by the insurance agency contract.

If the contract referred to in paragraph 1 of this Section stipulates that the person referred to therein is tasked with ensuring the protection of consumers' rights and interests, such person shall ensure such protection and shall act upon the complaint of the consumer filed with regard to the performance of insurance agency activities by analogous application of Sections 4 to 13 and Section 39 of this Decision.

Protection of rights and interests before the National Bank of Serbia

20. The National Bank of Serbia shall mediate in the settlement of claims for damages in order to prevent insurance disputes and shall act upon consumers' complaints related to the operation of insurance undertakings, insurance brokerage undertakings, insurance agency undertakings, natural persons – entrepreneurs acting as insurance agents, as well as banks, financial lessors or public postal operators that carry on insurance agency activities on the basis of prior approval of the National Bank of Serbia in line with the law (hereinafter: service provider).

Mediation by the National Bank of Serbia

21. If the consumer is dissatisfied with the reply of the service provider or the reply is not sent within the deadline set forth in this Decision, the dispute between the consumer and the service provider may be resolved through mediation by the National Bank of Serbia, in accordance with this Decision.

The provisions of the law governing mediation in dispute resolution shall not apply to the mediation procedure of the National Bank of Serbia.

22. Mediation is initiated at the proposal of one party in the dispute which has been accepted by the other party.

The mediation proposal is submitted to the National Bank of Serbia in writing, by mail or via the website of the National Bank of Serbia.

The proposal referred to in paragraph 2 of this Section shall mandatorily contain the deadline for its acceptance which cannot be shorter than five days and longer than 15 days from the day of delivery of the proposal to the other party in the dispute.

The National Bank of Serbia shall forward the proposal referred to paragraph 2 of this Section to the other party in the dispute and invite it to declare whether it accepts it within the stipulated deadline, and/or to sign the mediation agreement, if it accepts the proposal.

23. Mediation by the National Bank of Serbia is initiated by concluding a mediation agreement whereby parties in the dispute and the National Bank of Serbia confirm the selection of mediators, regulate mutual rights and obligations in accordance with mediation principles and regulate other issues relevant for mediation.

The mediator is an employee of the National Bank of Serbia possessing adequate expertise and skills. The mediator need not be entered in a special register within the meaning of the law on mediation in dispute resolution.

Once the mediation procedure has been initiated, the consumer may not file a complaint to the National Bank of Serbia, unless the procedure has been suspended or abandoned.

24. If the mediation procedure has been initiated before filing a complaint to the National Bank of Serbia, the deadline referred to in Section 29, paragraph 2 of this Decision shall not run during the mediation procedure.

25. If during the complaint procedure before the National Bank of Serbia a mediation procedure has been initiated, the National Bank of Serbia shall suspend the complaint procedure until the mediation has ended.

26. Mediation may end by the agreement of the parties, suspension or abandonment.

The agreement reached in the mediation procedure by the National Bank of Serbia shall be made in writing. The agreement shall have the power of an enforceable document if it contains the debtor's statement that he accepts that the creditor may, based on such agreement, initiate enforcement following maturity of a certain liability (enforceability clause), as well as signatures of the parties and the mediator, certified by a court or public notary.

Each party may decide to withdraw from the mediation procedure at any stage of the procedure.

The National Bank of Serbia may suspend the mediation procedure if it assesses that further implementation of the procedure is not purposeful.

27. The mediation procedure is confidential and urgent.

In the mediation procedure before the National Bank of Serbia, evidence shall not be presented by court expert analysis, inspection, witness hearing, etc.

In the mediation procedure, the National Bank of Serbia may not question the regularity of findings and opinions of experts (e.g. medical, engineering or other experts).

The National Bank of Serbia shall not charge any fees for carrying out the mediation procedure. Any costs incurred by the consumer or the service provider during the mediation procedure shall not be decided upon by the National Bank of Serbia, but each party shall cover its own costs, regardless of the outcome of the procedure – legal representation costs (lawyer services), travel and accommodation costs, unpaid leave from work, etc.

If the mediator assesses this as necessary and if parties to the dispute have fulfilled technical conditions, a remote mediation procedure may be conducted, via appropriate means of electronic communication.

The mediator may conduct joint or separate talks with parties to the dispute, and may inform one party of the proposals and views of the other party, with the latter party's consent.

28. The initiation and conduct of the mediation procedure between the consumer and the service provider shall not exclude or affect the exercise of the right to court protection in accordance with law.

Manner of filing complaints to the National Bank of Serbia and its acting upon such complaints

29. If the consumer is dissatisfied with the service provider's reply to a complaint or if such reply was not submitted within the deadline prescribed by this Decision, before initiating court proceedings, a consumer may file a complaint to the National Bank of Serbia, in writing, by mail or via the National Bank of Serbia's website.

The deadline for filing a complaint shall be six months from the date of receipt of the reply referred to in paragraph 1 of this Section or from the expiry of the deadline referred to in that paragraph.

30. The complaint shall contain information which enables the identification of the consumer (natural person's name, surname and address and/or legal person's business name, head office, registration number, and name and surname of legal representative) and the service provider (business name and head office), and the establishment of the relationship between the consumer and the service provider, as well as the reasons for the complaint, i.e. the request behind the complaint.

Along with the complaint, the consumer shall submit to the National Bank of Serbia the complaint addressed to the service provider, its reply (if any) and the documents based on which the allegations in the complaint can be assessed.

If submitted by a proxy, in addition to the documents referred to in paragraph 2 of this Section, the complaint shall be accompanied by a special power of attorney whereby the consumer authorises the proxy to file a complaint about the work of a specific service provider in its name and for its account, to take actions in the complaint procedure, and to access information related to the consumer which is considered personal data within the meaning of the law governing personal data protection and/or confidential information within the meaning of other laws and/or regulations.

If the complaint is not duly completed (it does not contain the information and allegations referred to in paragraph 1 of this Section or the documents referred to in paragraphs 2 and 3 of this Section or it is incomprehensible), within eight days from the receipt of the complaint the National Bank of Serbia shall invite the consumer in writing to complete the complaint duly within a set deadline.

31. The National Bank of Serbia shall not consider a complaint in the following cases:

1) if the consumer had previously failed to file a complaint to the service provider, and/or if the complaint to the National Bank of Serbia was filed before the expiry of the deadline for the service provider's reply to the complaint;

2) if the complaint was filed after the expiry of the deadline referred to in Section 29, paragraph 2 of this Decision;

3) if the complaint was filed after the initiation of court proceedings, and/or if its subject matter is the issue of contention in a dispute or such a dispute was ended by a final judgement;

4) if the content of the complaint clearly indicates that the goal was not the protection of rights and interests of the consumer who filed the complaint, and/or if the consumer misused the right to complain, particularly if the complaint is unreasonable, insignificant or offensive;

5) if it contains the same allegations and/or requests as the complaint of the same consumer that was already handled;

6) if there is an obvious disproportion between the value of the subject of the complaint and the costs of procedure. This disproportion shall be considered to exist at all times where, according to data from the complaint and the submitted documentation, it can be concluded that the value of the subject matter of the complaint is lower than 1,000 dinars.

In the event from paragraph 1 of this Section, the National Bank of Serbia shall notify the consumer that it shall not consider the allegations made in the complaint and the reasons therefor. If the consumer repeatedly addresses the National Bank of Serbia in the same way and/or with the same allegations and/or requests – the National Bank of Serbia shall not send the notification again.

32. After receiving a duly completed complaint, the National Bank of Serbia shall send a letter asking the service provider to give a statement on the allegations from the complaint.

33. The service provider shall give a statement on the allegations from the complaint in writing or in electronic document form within the deadline set by the National Bank of Serbia and shall submit evidence confirming the allegations from the statement in the same form.

After receiving the statement referred to in paragraph 1 of this Section, and/or upon the expiry of the deadline referred to in that paragraph, the National Bank of Serbia may request additional explanations from the service provider and/or submission of appropriate evidence within the deadline set in its request.

34. The National Bank of Serbia shall conduct the complaint procedure exclusively on the basis of data, information and documents obtained from the consumer and the service provider in the course of the procedure.

In the complaint procedure, the National Bank of Serbia shall not present evidence by court expert analysis, inspection, witness hearing, etc.

In the complaint procedure, the National Bank of Serbia may not question the regularity of findings and opinions of experts (e.g. medical, engineering or other experts).

The National Bank of Serbia shall not charge any fees for carrying out the complaint procedure. Any costs incurred by the consumer or service provider in relation to the procedure shall not be decided upon by the National Bank of Serbia, but each party shall cover its own costs, regardless of the outcome of the procedure – legal representation costs (lawyer services), copying, postal services, certification of documents, etc.

35. The National Bank of Serbia shall reply to the complaint no later than three months following the day of its receipt, though this deadline may be extended in more complex cases by maximum three months, of which the National Bank of Serbia shall notify the consumer in writing before the expiry of the three-month deadline from the day of receipt of the complaint.

In the reply referred to in paragraph 1 of this Section, the National Bank of Serbia may indicate to the consumer the option of out-of-court settlement of the dispute with the service provider through the mediation procedure.

36. The complaint procedure before the National Bank of Serbia shall be ended in one of the following ways:

- 1) withdrawal of the complaint;
- 2) submission of the reply referred to in Section 35 of this Decision;
- 3) conclusion of an agreement on dispute settlement through mediation.

Fines

37. If, during the handling of a consumer's complaint in the procedure for protecting consumers' rights and interests, it ascertains that the service provider has committed the offences set out in Article 260, paragraph 1, items 2), 30), 62) and 78) of the Law, Article 261, paragraph 1, items 1), 17), 18) (Article 95, paragraph 1 of the Law), 19), 25) and 26) of the Law, Article 261, paragraph 2 of the Law (for actions referred to in Article 261, paragraph 1, items 1), 25) and 26)), and/or Article 261, paragraph 4 of the Law (for actions referred to in Article 261, paragraph 1, items 1), 25) and 26)) – the National Bank of Serbia shall submit the finding in relation to the complaint to the service provider to give a statement thereon.

The service provider referred to in paragraph 1 of this Section shall submit the statement on the findings, signed by at least two executive board members, to the National Bank of Serbia within the deadline determined by the National Bank of Serbia.

If, by verifying the allegations from the statement referred to in paragraph 2 of this Section, it ascertains that they do not change significantly the factual situation established in the findings, the National Bank of Serbia shall issue a decision imposing a fine in accordance with the Law to the service provider and/or the responsible person in such service provider.

If, by verifying the allegations from the statement referred to in paragraph 2 of this Section, it ascertains that they change significantly the established factual situation and/or legal qualification established in the findings, the National Bank of Serbia shall supplement the findings.

If, in the complaint procedure the service provider was already given the opportunity to give a statement on all facts important for decision-making, the National Bank of Serbia may issue a decision fining the service provider and/or a responsible person in this service provider, without previously submitting to the service provider the findings in relation to the complaint to give a statement thereon.

Electronic communication of the National Bank of Serbia with the service provider and the consumer

38. In the procedures stipulated by this Decision, the exchange of requests, statements, notifications and other papers and documents between the National Bank of Serbia and the service provider and/or between the National Bank of Serbia and the consumer may be done by e-mail or in another electronic manner determined by the National Bank of Serbia.

If a consumer submits the complaint via the National Bank of Serbia's website, the National Bank of Serbia shall submit notifications, reply and other papers and documents in the complaint procedure to such consumer in the form of an electronic document within the meaning of the law governing the electronic document.

If a consumer submits the complaint by post, the National Bank of Serbia may submit notifications, reply and other papers and documents in the complaint procedure to such consumer by post in the form of a printed copy of the electronic document (hard-copy of the electronic document) and, after

receiving such document, the consumer shall have the right to request the original copy of the electronic document or its certified copy.

In the case referred to in paragraph 1 of this Section, the service provider shall submit to the National Bank of Serbia a document in the form of an electronic document to the e-mail address of the National Bank of Serbia designated on its website, by e-mail or in another electronic manner as determined by the National Bank of Serbia.

In the case referred to in paragraphs 1 and 2 of this Section, the National Bank of Serbia shall submit an electronic document to the service provider and/or consumer using the e-mail address they designated for the receipt of electronic documents, by e-mail or in another electronic manner as determined by the National Bank of Serbia.

The electronic document referred to in paragraphs 4 and 5 of this Section shall be signed using the qualified electronic signature or qualified electronic stamp within the meaning of the law governing the electronic document.

The documents and/or evidence submitted by the service provider to the National Bank of Serbia in accordance with paragraph 1 of this Section shall be original copies (if the document was originally prepared in electronic form) or copies of the original (by digitalisation of the document which was not in electronic form originally).

The National Bank of Serbia and the service provider shall confirm the receipt of each document referred to in this Section immediately upon receipt, by sending the receipt certificate to the e-mail address from which the document was sent, by e-mail or in another electronic manner as determined by the National Bank of Serbia.

Reporting and supervision

39. The service provider shall prepare a report on the complaints received and submit it electronically to the National Bank of Serbia, in accordance with the rules on electronic submission of data to the National Bank of Serbia, within no more than 15 days from the end of the quarter.

40. By controlling the market behaviour of insurance service providers pursuant to the Law, the National Bank of Serbia shall also supervise such entities' actions with regard to the protection of consumers' rights and interests in accordance with this Decision.

Transitional and closing provisions

41. The service provider shall enable to the consumer to file complaints as set out in Section 4, paragraph 3 of this Decision within six months from the date of entry into force of this Decision.

The service provider shall enable to the consumer to file complaints as set out in Section 6, paragraph 2 of this Decision within three months from the date of entry into force of this Decision.

The service provider shall ensure that the receipt certificate contains the data referred to in Section 8, paragraph 2 of this Decision within six months from the date of the entry into force of this Decision.

The service provider shall bring its internal act referred to in Section 13 of this Decision in compliance with the provisions of this Decision within three months from the date of entry into force of this Decision.

42. The procedures of handling the complaints filed by consumers to service providers and the National Bank of Serbia, and the mediation procedures initiated before the date of the entry into force of this Decision shall end in line with the provisions of the regulations that were in effect until that date.

43. This Decision repeals the Decision on the Manner of Protecting the Rights and Interests of Insurance Service Consumers (RS Official Gazette, No 55/2015).

44. This Decision shall enter into force on the eighth day from its publication in the RS Official Gazette.

NBS EB No 87
9 September 2021
B e l g r a d e

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

Dr Jorgovanka Tabaković, sign.