National Bank of Serbia

Department for Financial Consumer Protection

LIST OF SERVICE PROVIDERS AGAINST WHICH MEASURES WERE IMPOSED IN 2025 IN THE FIELD OF FINANCIAL CONSUMER PROTECTION

2026

Pursuant to Article 65 of the Law on the Protection of Financial Service Consumers (RS Official Gazette, No 19/2025), the NBS publishes a list of financial service providers against which measures were imposed during 2025 in accordance with this Law or the law governing the operations of those providers (Law on Banks and Law on Financial Leasing). These measures include: 1) in complaint procedure: a notification, finding, decision ordering the service provider to remove the identified irregularities, and decision imposing a fine; 2) in supervisory procedure: a supervision report, written warning, decision imposing a fine, and supervisory agreement.

- *AikBank akcionarsko društvo Beograd*
- *Raiffeisen banka ad Beograd*
- *ProCredit Bank ad Beograd*
- *OTP Leasing Srbija doo Beograd*
- *Banka Poštanska štedionica akcionarsko društvo Beograd*
- *NLB Komercijalna banka ad Beograd*
- *Banca Intesa akcionarsko društvo Beograd*
- *Erste Bank akcionarsko društvo Novi Sad*
- *OTP banka Srbija akcionarsko društvo Novi Sad*
- *Unicredit Bank Srbija ad Beograd*

For many years, the NBS has been publishing a list of service providers found non-compliant with certain provisions of regulations governing the protection of financial and payment service consumers. The list is published in line with international best practice and the approach commonly known as “name and shame”. The purpose of publishing the list is to increase the reputational risk associated with breaches of regulations governing the protection of financial service consumers, thereby providing financial service providers with an additional incentive to comply with those regulations. In addition, publication of the list is intended to make complaint and supervisory procedures as transparent as possible and to enable consumers to make better-informed decisions when choosing financial services.