

Information leaflet for addressing of complaints

The purpose of this Information leaflet is to inform the eventual complainant about internal complaints handling process of complaints addressed to "TURKIYE IS BANKASI A.S." DEGA NË KOSOVË (hereinafter referred as: "İŞBANK"). İŞBANK ensures that all complainants will have a fair and equal treatment and their complaints will be handled independently, impartially and resolved within the time limit specified below.

İŞBANK

Addressing of complaints

In order to address eventual complaints, İŞBANK will keep available to its clients the following means of communication:



Phone line:
nr: **038 245 245**



Email:
info@isbank-kos.com



Postal address: **"TURKIYE IS BANKASI A.S." DEGA NË KOSOVË - Rr. UÇK Nr.159 - 10000 Prishtinë**



Lodging of complaints (in person) in any branch of İŞBANK

Clients shall be allowed to lodge their complaints in one of the official languages of the Republic of Kosovo (as determined by applicable legislation) or in the language of the respective agreement on the product or service which is the subject of the complaint.

Confirmation of receipt

İŞBANK shall confirm the receipt of complaint through any of the above mentioned means of communication or through the same channel of receiving the respective complaint. When a complaint is lodged via a telephone, the complainant shall be informed that if he/she disagrees with the summary of content in the confirmation of receipt, he/she has the right to respond within ten (10) working days and provide İŞBANK with comments on the summary or his own summary of the complaint, and provide any supporting documentation to ensure adequately addressing of the complaint by İŞBANK.

If additional information or documents are needed to evaluate the complaint, İŞBANK shall request the information and provide the complainant with reasonable time and adequate guidance to provide the information as needed. The period during which İŞBANK will be waiting for additional information to be provided by the complainant does not count towards the time limit for complaint resolution specified below.

Time Limits

İŞBANK shall handle, take the decision about the complaint and communicate it to the complainant at the maximum within fifteen (15) days of its receipt. For complex complaints the deadline may be extended and the complainant shall be informed about the extension, its cause and expected date when İŞBANK's investigation and evaluation is going to be completed. The total duration of the extension shall not exceed thirty (30) days, except for special cases which due to their complexity require additional time which must be approved by the General Director or his/her deputy and for those cases.

If the complaint is received during a non-working day, the deadline for that complaint will count from the first next working day.

Complaint Resolution

If the complainant will be not satisfied with the complaint resolution by İŞBANK the complainant has the right to take following further steps:

- to send the complaint to Central Bank of Kosovo;
- to file a lawsuit in court;
- to send the complaint to other public authority or alternative dispute resolution mechanism as determined by applicable legislation.