



TEB

BNP PARIBAS JOINT VENTURE

HOW TO MAKE A COMPLAINT?

BANKË PËR NJË BOTË NË LEVIZJE!



TEB

BNP PARIBAS JOINT VENTURE



COMPLAINTS OR COMMENTS?

HOW TO MAKE A COMPLAINT?

WE VALUE YOUR OPINION - For TEB S.H.A., open communication with clients is of exceptional importance, whether it's used to answer a question, solve a problem or share a success.

HOW IT WORKS - We are committed to providing you with the best possible service. We welcome your feedback, comments and opinions, and we thank you for your cooperation.

IF YOU HAVE A COMPLAINT OR ENCOUNTER A PROBLEM RELATED TO THE SERVICES PROVIDED BY THE BANK

Bank employees will work with you as closely as possible to find the best solution. To facilitate the examination of your problem, please follow the steps below:

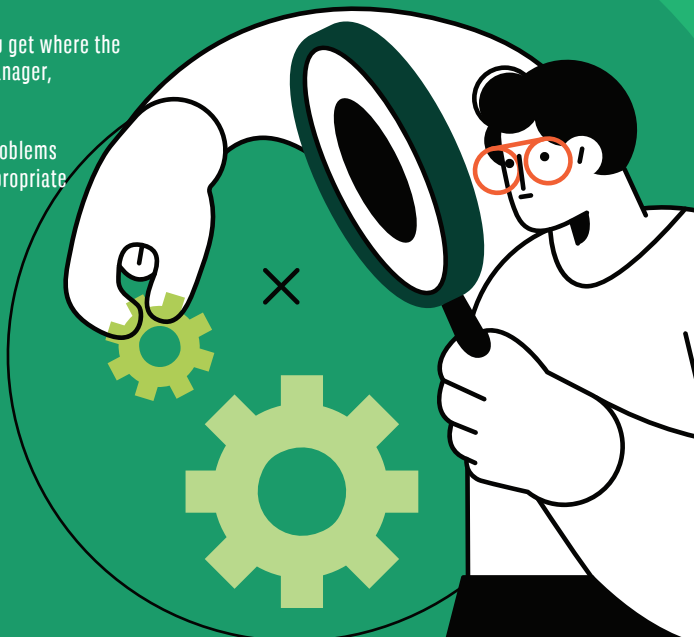
Step 1: Start at the source

If a problem occurs, it is generally easier to check the facts and come to a resolution at the point where the problem originated. This may simply entail a quick telephone call or a visit to your branch or the office in question. Save yourself valuable time by collecting all the relevant information before you make your initial contact:

- Assemble all supporting documents concerning your complaint, paying special attention to the date(s).
- Call us or visit the TEB S.H.A branch or office in question.

If you are not satisfied with the response you get where the problem originated, ask to speak with the manager, supervisor or senior officer present.

They will have the authority to solve most problems immediately. The sooner you contact the appropriate parties; the sooner they can begin working on a solution.



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WE'RE ALWAYS OPEN FOR YOUR COMMENTS





Call Center

Tel: +383 (38) 230 000

www.teb-kos.com

Customer Care kujdesiklienteve@teb-kos.com

Facebook www.facebook.com/bankaTEB.sha

Instagram www.instagram.com/bankaTEB.sha

Step 2: Elevate the complaint

If your problem is not resolved to your satisfaction with your first contact, we encourage you to elevate your complaint by telephone, mail, or email to the appropriate center listed below:

Step 3: Contact Customer Care Department

If the issue is not resolved after consulting the call center or the relevant branch, we encourage you to contact the Customer Care Department at TEB SH.A. at the e-mail address: customer.care@teb-kos.com.

You can also submit your complaint in person, by mail, through the code scanning system (QR Code) located on all TEB bank branches in Kosovo, through the Call Center, or by filling out the complaint form electronically on the web at www.teb-kos.com.

"(How to file a complaint)" Customer care - TEB SHA (teb-kos.com)

Each complaint will be treated fairly and impartially by the Bank and any information received by the Bank during the appeal process will be treated and kept in strict condense and will be shared only with personnel who need to be notified of the case, in order to handle the complaint fairly and correctly.

WHAT HAPPENS NEXT?

Acknowledgment/receipt of the complaint

Once we receive your complaint, the bank will provide an official acknowledgment of the receipt of your complaint in writing - through an official letter; in an electronic form or by telephone (if that is your preference).

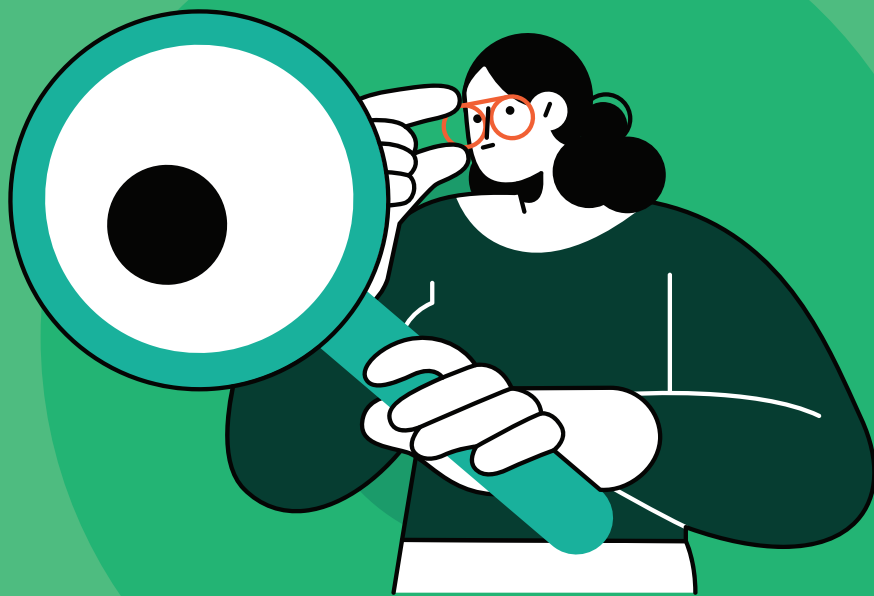
Resolution of the complaint

Once we have completed our review, we will provide you the response regarding the outcome of the complaint resolution, depending the channel how your complaint was processed.

Review of the complaint

We aim to settle the matter as quickly and as fairly as possible, typically within fifteen (15) days of complaint receipt. However, some issues are quite complex and may require additional time to find a solution. Nevertheless, we'll keep you fully informed regarding details of your case throughout the process.



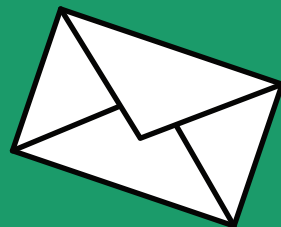
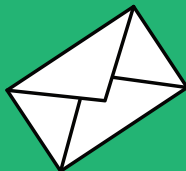


**WE PAY ATTENTION
TO EVERY DETAIL**

Step 4: Right to appeal / Submit an Appeal

If the issue is not resolved to your satisfaction, by one of the TEB SH.A centers listed above, you have a right to appeal against the resolution to:

- a) Central Bank of the Republic of Kosovo Complaints Division of Users of Financial Services
Central Bank of Kosovo Tel: 038 222 055
E-mail: ankesat@bqk-kos.org Address: Garibaldi str. no. 33, Pristina, Kosovo
- b) Other public authority or alternative dispute resolution mechanism, if relevant
- c) File a lawsuit in court



Central Bank of Kosovo
Phone: 038 222 055
E-mail: ankesat@bqk-kos.org
Address: Garibaldi str.
no.33, Prishtinë, Kosovë



COMPLAINT FORM

Fields marked with * (are mandatory)

NAME / SURNAME*

PERSONAL NUMBER
FOR BUSINESS (UNIQUE NUMBER)*

HOW CAN WE CONTACT YOU

TELEPHONE

EMAIL

Please specify in your message
the reason for contacting us:

1. Complaint 2. Suggestion



Phone: Contact our Call Center
at +383 38 230 000

E-mail: Write to us
customer.care@teb-kos.com

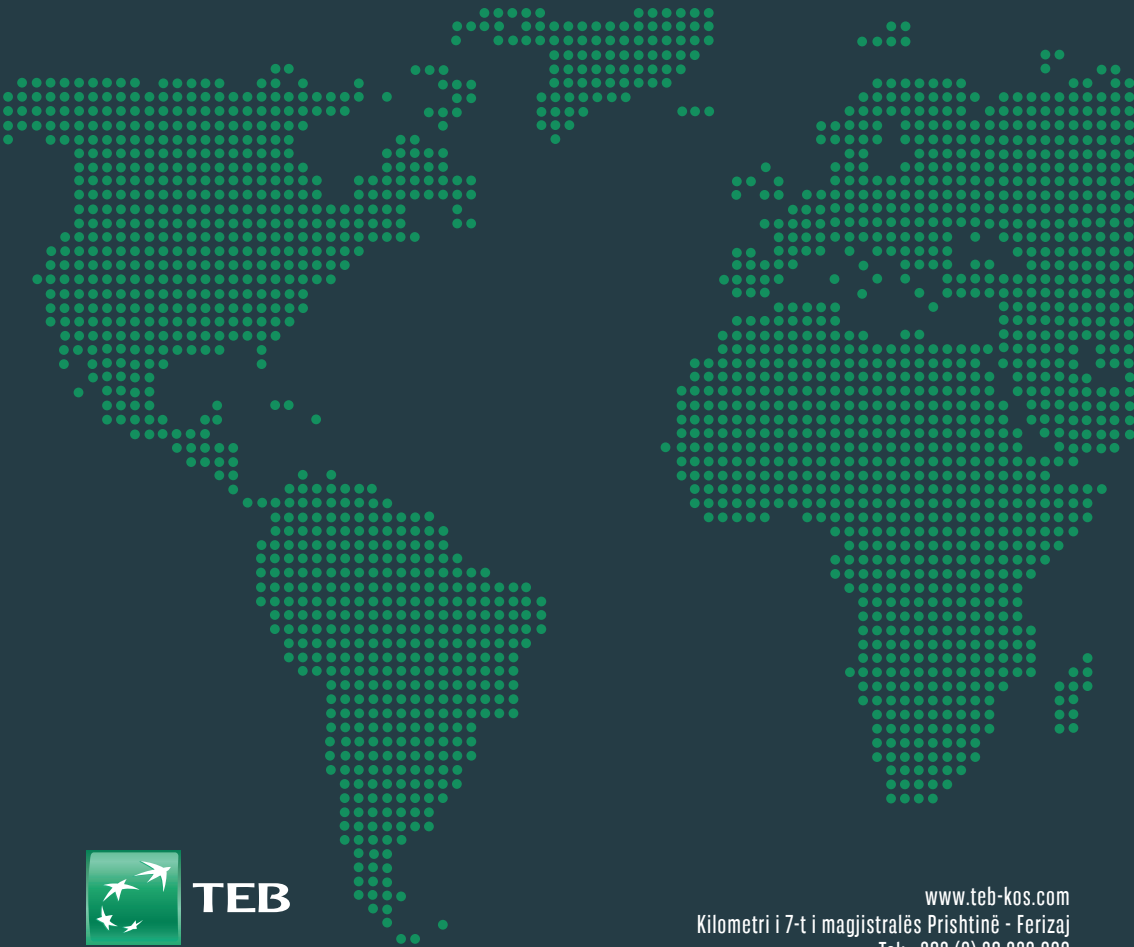
In writing: Submit your complaint through the system scanning
the code (QR Code) located in TEB bank branches

Website: Complete and submit the Complaints Form online can
be found at the link www.teb-kos.com

(Describe the comment or suggestion you have about your dissatisfaction)

[illegible]





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www.teb-kos.com
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