

Claims filing and processing in Bank Millennium SA – Practical Information

1. The claim should be lodged promptly after occurrence of circumstances causing reservations to speed up processing of the claim.

2. The claim should contain data permitting identification of the person lodging the claim as well as any and all important information to facilitate analysis of the situation, e.g. date and amount of the transaction, account, on which the transactions were made as well as detailed description of the issue.

3. Claims can be lodged:

1) in written form: a) personally in any Millennium branch, b) by letter to the Bank's Head Office address ul. Żaryna 2a, 02-593 Warszawa or the address of any Bank branch, c) by means of Millenet (does not apply to Customers who did not sign an agreement with the Bank).

2) verbally during a visit in a Millennium branch or by means of the call centre. The Bank shall prepare a report on a claim lodged in a branch.

4. The Bank shall process claims regarding payment services in the meaning of the Act of 19 August 2011 on Payment Services, by replying promptly, not later than within 15 working days from the day of receipt of the claim by the Bank. In particularly complicated cases, this deadline may be extended up to 35 working days. A working day for claims handling are days from Monday to Friday, with the exception of holidays and other statutory non-working days.

The Bank shall consider other claims, replying promptly, not later than within 30 days from receipt of the complaint by the Bank. In particularly complicated cases, this deadline may be extended up to 60 days.

In case of extension of the time for processing the claim, the Client shall be informed about the reason for the waiting time extension and the expected deadline for processing the case.

5. A reply to a claim may be provided in the following form: on paper - by letter or with use of another durable medium. Upon the client's request the reply to a claim may be provided by electronic mail. In special cases the reply to a claim may be additionally provided also by phone.

6. In case of lack of acceptance of the received reply the Customer may appeal against the decision regarding the claim directly to the Bank, in the way described in point 3 hereof.

7. Customers who are consumers can turn to a Municipal or County Consumer Ombudsman for legal assistance.

8. The case may be submitted to the Banking Consumer Arbiter, which operates at the Polish Bank Association, as regards claims defined in the Banking Consumer Arbiter Regulations, available on the Polish Bank Association website (www.zbp.pl/dla-konsumentow/arbiter-bankowy/dzialalnosc).

9. The Customer can submit a request to process the matter to the Financial Ombudsman or with a request for out-of-court resolution of the dispute before the Financial Ombudsman (www.rf.gov.pl) pursuant to the Act of 5 August 2015 on processing claims by financial service providers and on the Financial Ombudsman.

10. The Customer may file a lawsuit in a competent common court to have the dispute resolved.

11. The public administration body supervising the Bank's activity is the Polish Financial Supervision Authority.

12. A Customer who is a consumer may resort to out-of-court dispute resolution concerning an agreement concluded online or by other electronic means, by using the ODR platform, which is available in European Union countries. Link to ODR platform: <https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.show&lng=PL>.