

## Lodging and handling complaints in Bank Millennium S.A. - practical information

If you have criticisms about our services, you can lodge a complaint.

### How can I lodge a complaint?

You can lodge the complaint:

1. in writing in paper form
  - in person - at any branch of the Bank
  - by letter to our registered address  
Bank Millennium S.A.  
Customer Care Sub-unit  
ul. Stanisława Żaryna 2A  
02-593 Warsawor any branch - with the annotation Complaints
2. in writing in electronic form
  - in Millenet or mobile application - sign on and send the message with the form in the Contact option
  - to the address kontakt@bankmillennium.pl with the annotation Complaints
  - to address for electronic delivery AE:PL-10327-59258-UACTU-34
3. verbally
  - by phone on the bank's hotline (via COT) - 801 313 131, (+48) 22 598 41 61 (cost of the call according to your operator's price list),
  - in person for the record during a visit to the bank's branch

### Who can lodge a complaint?

You can do it yourself. If you want, you can authorise another person or institution to do it on your behalf.

A power of attorney is granted in writing. Your signature must be certified by:

1. our branch employee or
2. a notary or
3. Polish diplomatic or consular mission.

## When will I get the reply?

You will get the reply up to:

1. 15 business days from the day on which we received your complaint - if the complaint concerns payment services,
2. 30 days from the day on which we received your complaint - in other cases.

If your case is particularly complicated, we can extend the time limit for responding to you. In such case we will inform you about this and will give you:

1. reason for the delay,
2. circumstances which we must establish to be able to consider the complaint,
3. the expected date when we will give our reply.

The maximum deadline by which we will reply is:

1. 35 business days from the day on which we received your complaint - if the complaint concerns payment services,
2. 60 days from the day on which we received your complaint - in other cases.

## How will I get the reply?

You will get the reply from us:

1. in case of payment services – in writing or by e-mail, text or on another durable information carrier which we use – if you so request,
2. in the case of other complaints, you will receive a response from us in writing:
  - in electronic form – when you submit a complaint in writing in electronic form, unless you request a written response in paper form,
  - in paper form – when you submit a complaint in writing in paper form, unless you request a written response in electronic form,
  - in paper or electronic form, according to your request – when you submit a complaint orally.

If you submit a complaint in writing in electronic form, we will respond by the same means of electronic communication or another indicated by you from among the following:

- Millenet,
- mobile application,
- e-mail,
- phone text (we will respond through this channel only if we consider the complaint positively).

If you submit a complaint to an address for electronic delivery, the response will go to your address for e-delivery. For security, we may ask you for additional confirmation of your identity – e.g. by phone to the number saved in our system or by sending a message in electronic banking.

### What am I to do if I do not agree with the reply received?

If you do not agree with the reply received to the complaint, you may:

1. appeal – lodge another complaint. You may do it in writing or orally at our branch, through Millenet, over the phone at 801 331 331 or by mail to the Bank's registered address,
2. you may file a lawsuit with the general court with geographic and substantive jurisdiction, determined in keeping with provisions of the Code of Civil Procedure on jurisdiction.

If you are a sole trader or a partner in a general partnership, you may:

1. submit the case to the Financial Ombudsman You will find the rules of procedure in this institution's Regulations on the website [www.rf.gov.pl](http://www.rf.gov.pl).
2. on the basis of generally applicable regulations, indicating Bank Millennium S.A. as the defendant, you may file a lawsuit with a common court according to:
  - general jurisdiction for the registered address of Bank Millennium S.A.: Regional Court for Warszawa-Mokotów in Warszawa at ul. Ogrodowa 51a, 00-873 Warszawa, or
  - for cases specified in the Code of Civil Procedure, including property cases with the value of the subject matter of the dispute exceeding PLN 100,000, the District Court in Warszawa at Al. "Solidarności" 127, 00-898 Warszawa;

or in accordance with the provisions on alternating jurisdiction of the Code of Civil Procedure to the court for:

- place of performance of the contract - if it is an action for concluding a contract, determining its content, for amending the contract and for establishing the existence of a contract, for its performance, termination or cancellation, as well as for compensation due to non-performance or improper performance;
- the place of residence of the plaintiff - if it is an action for a claim that arises from a banking transaction against a bank, other organisational unit authorised to perform banking activities or their legal successors, or if the plaintiff is a consumer;
- the district in which the harmful event occurred, if the action relates to a tort claim;
- the district in which the principal establishment or branch is located - if the claim is related to the activities of that establishment or branch and the action relates to a property claim.

This notice is not legal advice, and all cases of territorial and substantive jurisdiction of common courts are specified in detail by generally applicable provisions of law.