

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?

In what manner?	Where will you lodge the complaint?
in writing	<ul style="list-style-type: none">at any branchby letter to our registered address Bank Millennium S.A. Customer Care Sub-unit ul. Stanisława Żaryna 2A Warszawa or any branch - with the annotation Complaints
orally	<ul style="list-style-type: none">at any branchby phone (through the Call Centre) - 801 313 131, (+48) 22 598 40 40 (your operator's charges apply)
in electronic form	<ul style="list-style-type: none">in Millenet or mobile application - sign on and send the message with the form in the Contact option

What information should I give in the complaint?

1. Name and surname
2. Your PESEL number (if you do not have it, give your date of birth) or ID number
3. What product, service or promotion your complaint concerns (e.g. agreement number)
4. Your concerns
5. Your expectations (if you want to state them)

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) a Polish diplomatic or consular mission.

When will I get the reply?

You will get the reply up to:

- 15 business days from the day on which we received your complaint - if the complaint concerns payment services,
- 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:

- 35 business days from the day on which we received your complaint - if the complaint concerns payment services,
- 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 complaints which relate to payment services - in writing or by e-mail, SMS or on another durable information carrier which we use - if you so request,
- 2) in the case of other complaints - in writing or by e-mail - if you so request. If we accept the complaint, we can send the answer also by SMS if you so request.

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 appeal - file another complaint.
- You can also address your concerns to entities that are authorised to settle consumer disputes out of court. They are indicated in the table below. For the rules of procedure see the regulations of these institutions on their websites.

Institution	Website
Banking Consumer Arbitration at the Polish Bank Association	www.zbp.pl/dla-klientow/arbitrer-bankowy
Financial Ombudsman	www.rf.gov.pl

- You can request legal assistance from urban and county consumer ombudsmen. Their contact data can be found among others on websites of towns and counties.
- On the basis of generally applicable regulations, indicating Bank Millennium S.A. as the defendant, you may file a lawsuit against us 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.

In addition, on the basis of generally applicable regulations, indicating Bank Millennium S.A. as the defendant, you can file a lawsuit with the common court in whose district you have your place of residence - within 5 years from 15.04.2023, in the case of an action for a claim related to the conclusion of a loan agreement valorised, denominated or indexed to a currency other than the Polish currency, including the determination of the existence or non-existence of the resulting legal relationship, for determination that the provisions of that contract are ineffective or for reimbursement of the benefits associated with its conclusion.

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.

- If you are a consumer you can resort to out-of-court dispute resolution regarding a contract concluded via the Internet or other electronic means. You can do it via the ODR platform, which is available in countries of the European Union. Link to ODR platform:
<https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.show&lng=PL>.