

## 1<sup>st</sup> step

We first advise you to contact the relevant financial institution and seek solutions from there. It is best to file a complaint in writing because you can record everything you are told.

Financial institutions under the supervision of the CBK are obliged to notify you in writing that they have received your complaint and must respond in writing within 15 days from the date of your complaint, letting you know if your complaint has been resolved or rejected. They should also notify you in writing if they need more time to review your complaint. Therefore, we kindly ask you to pay attention to the 15-day deadline from when you filed the complaint before contacting the CBK.

## 2<sup>nd</sup> step

If you are not satisfied with the response provided by the financial institution, if they have rejected your complaint or if you do not receive a response within 15 days, then you can contact the CBK.

The complaint along with all the supporting documents related to your complaint should be submitted in one of the following methods:

- Having personally delivered it to the CBK archive office
- Through fax but not by phone
- Through mailing address
- Through the electronic system <https://ankesat.bqk-kos.org>.

The CBK will review your complaint and, if necessary, request additional information from the financial institution to assess your complaint and then within 15 days will inform you of the recommended assessment and resolution. For complaints which are considered more complex, an additional deadline may be set for which the decision will be informed to the appellant.

The CBK **will not** review the complaint if the case is under review by judicial bodies such as the prosecution or the court, or enforcement authorities, or if a final decision has been taken on the case.

## 3<sup>rd</sup> step

If you are not satisfied with the recommendations of the CBK, therefore you can seek solution through other legal means.

