



## Right to complaint

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If you feel that a credit institution does not comply with the terms and conditions of your agreement, you have the right to lodge a complaint to such credit institution and each credit institution should have as a minimum one employee delegated with the task of handling complaints.

To make the process of your handling your complaint as efficient as possible, we propose the following:

1. Try to solve the issue at hand in a direct verbal communication with the credit institution that you have found fault with.

In most cases, it will be possible to solve the problem at this stage in a quick and simple manner.

2. If no resolution to the issue is found following communication with the responsible person of the relevant organisational unit of the institution, we suggest that you file a written complaint to the credit institution which is obligated to respond to your complaint within 15 days of its receipt.
3. If you are not satisfied with the received response or the proposed solution of the credit institution to the filed objection, you can submit a proposal for conciliation in accordance with the provisions of the act governing conciliations, or initiate the alternative resolution of domestic and cross-border consumer disputes in accordance with a special regulation, which regulates the alternative resolution of consumer disputes.
4. Regardless of the above-mentioned, you can always seek protection of your rights from the competent court.

If a credit institution fails to respond to your complaint within 15 days from the date of receipt of valid complaint or it has assessed your complaint as unfounded or if you have not succeeded in resolving the issue at dispute and still have doubts as to the legitimacy and validity of its actions, you can send a notification on your [complaint](#) to the Croatian National Bank.

As regards received notifications on consumer complaints,

### **the CNB MAY:**

- check compliance of the credit institution with internal bylaws, concluded agreements and applicable regulations governing consumer protection with regard to consumer complaints;
- ensure that credit institutions act upon complaints in a transparent and timely manner; and
- analyse complaints which point to irregularities or illegalities and take appropriate measures prescribed by law.

However,

### **the CNB MAY NOT:**

- affect the business decisions of a credit institution;
- affect bilateral or contractual relationships between a credit institution and a consumer;
- intervene or decide on disputes between a credit institution and a consumer;
- order a credit institution to take certain measures, except to act in accordance with the contractually agreed rights and obligations.

The Croatian National Bank is not responsible for handling individual consumer complaints but it takes them into account when performing its supervisory roles. In this context, consumer complaints are an important source of information on business practices of credit institutions and elements of contractual relationships that need to be looked into when performing supervision.

Consumers – payment service users and electronic money holders may submit to the Croatian National Bank their [complaints against payment service providers and electronic money issuers](#). In this case, the procedure for submitting a complaint is different from the above mentioned.

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