



YEARS OF
THE CROATIAN
NATIONAL
BANK

Complaints

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Payment service users and electronic money holders may submit their complaints to the CNB against payment service providers and electronic money issuers.

The Croatian National Bank is the authority competent for the resolution of complaints by payment service users and electronic money holders in accordance with the provisions of the following regulations:

- Payment System Act (Official Gazette 66/2018)
- Electronic Money Act (Official Gazette 64/2018)
- Act on the Comparability of Fees Related to Payment Accounts, Payment Account Switching and Access to Basic Accounts (Official Gazette 70/2017)
- Act on the Implementation of EU Regulations Governing Payment Systems (Official Gazette 50/2016 and 16/2020).

Payment service users and electronic money holders may submit their complaints against payment service providers (credit institutions, payment institutions, electronic money institutions) and electronic money issuers (credit institutions, electronic money institutions) electronically to the e-mail address prituzbe-zpp@hnb.hr or by post to the address:

HRVATSKA NARODNA BANKA
Sektor platnog prometa
Direkcija za nadzor platnog prometa
Trg hrvatskih velikana 3
10002 ZAGREB

Information to be provided in the complaint

Payment service users, i.e. electronic money holders have to provide the following information in the complaint:

- name and surname and address of the person/ name and address of the head office of the company submitting the complaint
- name and address of the payment service provider i.e. electronic money issuer, i.e. their branch/operating unit that the complaint refers to
- subject of complaint (a description of the disputed situation or transaction, the time and the place of its occurrence, etc.)
- where applicable, evidence invoked to in the complaint (e.g. transaction receipt, bank statement, framework contract, etc.) and
- a statement by the payment service provider, i.e. electronic money issuer (if they provided a statement on the complaint).

If a payment service user, i.e. an electronic money holder encloses relevant evidence with the complaint, copies of such documents will suffice. Please note that the CNB will not initiate action based on anonymous complaints and complaints that do not contain all the listed elements.

Actions of the Croatian National Bank

Following receipt of the complaint, the Croatian National Bank will invite the payment service provider, i.e. the electronic money issuer that the complaint refers to, to provide a statement on the complaint and the evidence invoked. The payment service provider, i.e. the electronic money issuer is obligated to respond to CNB invitation within maximum ten days of the day of receipt of the invitation. The Croatian National Bank will notify the complainant of its findings.

Out-of-court settlement of disputes

Payment service users and electronic money holders that are consumers have the right to initiate a procedure in all disputes with payment service providers, i.e. electronic money issuers before any body for alternative resolution of consumer disputes. The payment service provider, i.e. the electronic money issuer is obligated to participate in the alternative dispute procedure initiated by the consumer before the authority for alternative dispute resolution.

Payment services

Brief information on payment services, payment service providers and payment service users and the rights of payment service users may be found in the following document [Payment service providers](#).

Payment service users (and other legally interested parties, including consumer associations) may submit a complaint to the Croatian National Bank against a payment service provider, if they deem that the payment service provider has acted contrary to the provisions of Title II and Title III of the Payment System Act, the provisions of the Act on the Comparability of Fees Related to Payment Accounts, Payment Account Switching and Access to Basic Accounts and the provisions of the Act on the Implementation of EU Regulations Governing Payment Systems.

Electronic money

Brief information on electronic money, electronic money issuers, electronic money holders and the rights of electronic money holders may be found in the following document [Electronic money issuers](#).

Electronic money holders (and other legally interested parties, including consumer associations) may submit a complaint to the Croatian National Bank against an electronic money issuer, if they deem that the electronic money issuer has acted contrary to the provisions of Title II and Title III of the Electronic Money Act.