

Guidelines for submission of complaints

These guidelines are intended to inform you about the process of submission of complaints addressed to the Bank, related to the potential technological or human errors during the use of banking services.

What is a complaint?

A complaint is a statement of dissatisfaction by a person, relating to the services he/she has been provided with by the Bank.

A complaint shall undergo the complaints handling process only in cases when it is submitted by a client (or a potential one), authorised person(s), beneficiary, etc. and when it is based on facts. You are also advised to be as specific as possible regarding your complaint because generalized and ungrounded complaints shall not be considered as complaints.

How can you submit a complaint?

You can submit your complaint in Bulgarian or English language, by writing to us via:

- E-mail: contact@procreditbank.bg
- Post:
Head Office
ProCredit Bank (Bulgaria) EAD
26, Todor Aleksandrov Blvd.,
1303, Sofia
- By contacting our Call Centre:
0700 1 70 70
*7000
+359 700 1 70 70 (if you call from abroad)
- By filling out a form in one of Bank branches

How long do you wait for a response?

You are advised to submit the complaint as soon as possible after the date when the event for which you have a complaint occurred. The Bank will respond to you within 7 working days from the day when the Bank received your complaint. (If the complaint was received on a non-working day, the following working day shall be considered as the first day for analysing the complaint.)

We try our very best to meet this timeframe; however, if for some reason we cannot provide you with a response in due time, you will be notified through an official letter or by phone. We will also provide you with the reason for the delay and let you know when you can expect a response.



How will you receive the response?

You will receive the response from the Bank through the same communication channel as the complaint was submitted, but in case you prefer any other channel, please notify us and the Bank will respond to you in that way.

Additional information:

In case you are not satisfied with the response of the Bank, you may take other steps regarding the resolution of the complaint.

In this case, you may address the complaint also at:

Conciliation Commission on Payment Disputes

4A, Slaveikov Sq., fl.3

1000, Sofia

Tel.: +359 2 933 05 77

E-mail address: adr.payment@kzp.bg

Bulgarian National Bank

1, Knyaz Alexander I, Sq., Bulgaria

1000, Sofia

Tel: +359 2 914 59

E-mail: press_office@bnbank.org

Ombudsman of the Republic of Bulgaria

22, George Washington Str.

1202, Sofia

Tel: +359 2 81 06 955

E-mail: priemna@ombudsman.bg