

Notice on the terms of submitting objections

1. General information

Payment service users may submit an objection to the payment service provider - Alta Pay Group DOO Payment Institution if they believe that a right has been violated, that is, if they believe that the Payment Institution does not comply with the provisions of the law, other regulations, the General Terms and Conditions, and good business practices.

The Payment Institution shall provide the payment service user with a response to the objection in the Montenegrin language, no later than 15 days from the day of receiving the objection, on paper or on another permanent data carrier. If the service provider is unable to provide a response to the complainant within 15 days due to reasons beyond its control, it shall provide a notification explaining the reason for the delay in responding to the objection within 15 days from the day of receipt of the objection and specify the deadline for the response, which must not exceed 30 days from the day of receipt of the objection.

The objection handling procedure is carried out free of charge.

2. Manner of submitting objections

Users may submit a written objection in one of the following manners:

- In writing, by mail or in person to: Alta Pay Group DOO, Hercegovačka 32, 81000 Podgorica, and directly at the location of the Agent/Payment Institution;
- Electronically by submitting the objection to: prigovori@altapay.me or via the Payment Institution's website www.altapay.me.

Objections submitted verbally will not be considered, and the User will be advised as to the proper way to submit objections.

3. Contents of objections

An objection must contain sufficient data to identify the user and for providing the Payment Institution's response to the objection, including:

- Personal data that enable user identification, namely: first and last name, contact e-mail/residential address and contact telephone number,
- Reasons for submitting an objection.

Receipt of an objection submitted in paper form must be confirmed to the user in such a way that the Operator who receives the objection writes the name of the Payment Institution or Agent, the name and surname of the operator, and the date and time of receipt of the objection, and hands a copy thereof to the user. If the objection is submitted by e-mail, the receipt of such objection shall be confirmed to the user electronically.

In the event the user's objection refers to the work of an Agent of Alta Pay Group, Alta Pay Group shall be considered the service provider.

4. Deadline for submitting objections

The payment service user may submit an objection within 3 years from the day when the user's right or legal interest was violated.

The Payment Institution is not obliged to consider untimely complaints, of which it shall inform the user in writing.

5. Complaints to the Central Bank of Montenegro

The User which is not satisfied with the received response to the objection or has not received the response within the prescribed period, shall be entitled to submit a complaint to the Central Bank of Montenegro (hereinafter: CBM) in writing, before initiating a court dispute. Complaints to the CBM may be filed to: Bulevar sv. Petra Cetinjskog 6, 81000 Podgorica COMPLAINT FOR CBM. Along with the complaint to the CBM, it is necessary to submit the objection sent to the Payment Institution, the response of the Payment Institution (if submitted), and documentation on the basis of which the allegations from the complaint can be evaluated.

6. Alternative resolution of disputes

In addition to the right to object, the User may also seek alternative dispute resolution, in order to resolve the disputed relationship out of court. An alternative dispute resolution procedure can be initiated before one of the competent institutions for alternative dispute resolution, such as the Center for Alternative Dispute Resolution, at Serdara Jola Piletića, Podgorica or at <https://centarzaars.me/>. The Payment Institution is obliged to participate in the alternative dispute resolution procedure initiated by the payment service user.

NOTE: For any additional information, please contact our Customer Center at +382 19960 or send an e-mail to office@altapay.me.

Kind regards,

ALTA PAY GROUP DOO PODGORICA