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Business Integration and Business Intelligence

Bulevar knjaza Danila Petrovića bb
81000 Podgorica
Montenegro



Document Type: Client Support and
Method of Submitting Complaints

Podgorica, 25. avgust 2025.

**[Client Support and Method of Submitting Complaints for the
Payment Institution “Business Integration and Business Intelligence”
DOO Podgorica]**

Client Support and Method of Submitting and Resolving Complaints

Business Integration and Business Intelligence DOO Podgorica (hereinafter: Payment Institution) is obligated to ensure the protection of users' rights and interests by adopting and consistently applying the General Terms and Conditions of Business and other internal acts, which must be harmonized with regulations and based on good business practices and a fair relationship with the user, adhering to the principles of user protection, specifically:

- 1) the right to an equal relationship between the user and the financial service provider,
- 2) the right to protection against discrimination,
- 3) the right to information,
- 4) the right to contract obligations that are certain or determinable, and
- 5) the right to complaint and compensation

CLIENT SUPPORT

The Payment Institution organizes and provides client support in the following ways:

- Clearly and transparently displayed General Terms and Conditions of Business and service tariff.
- Clearly and transparently displayed Personal Data Protection Policy, links for complaints, and other documents relevant to the client.
- Providing several different communication channels with the client:
 - Contact Center:

Working hours	Phone:
Working days: 08:00 – 16:00	+382 67 317 660 +382 67 233 323
Working days: 16:00 – 22:00 and weekends	+382 67 129 311
Reserve number phone (in case that previous phone numbers are not available)	+382 67 005 199

- E-mail: podrska@2bi.me, kiosk@2bi.me.
- Social Networks:
 - FB [Digitalni Kiosk | Podgorica | Facebook](#).
- Instagram [DIGITALNI KIOSK \(@digitalni_kiosk\)](#) • [Instagram photos and videos](#)
- Website: <https://www.2bi.me>

RIGHT TO COMPLAINT

The Client has the right to complain about the services offered and executed by Business Integration and Business Intelligence DOO Podgorica in accordance with the Law on Payment Transactions and the Law on Consumer Protection for Users of Financial Services.

The Client may submit a complaint to the payment service provider – the Payment Institution: Business Integration and Business Intelligence DOO Podgorica if they consider that a right has been violated or, if they believe that the Payment Institution does not adhere to the provisions of relevant laws, the General Terms and Conditions of Business, and does not operate in accordance with good business practices.

The Payment Institution is obliged to provide the payment service user with a response to the complaint in the Montenegrin language, no later than 8 days from the date of receipt of the complaint, either on paper or another durable medium.

If the service provider is unable to provide a response to the complainant within 8 days due to reasons beyond its control, it is obliged to provide a notification within 8 days of receiving the complaint, explaining the reasons for the delay in the response and stating a deadline for the response which may not exceed 30 days from the date of receipt of the complaint.

The complaint resolution procedure is carried out free of charge.

SUBMISSION OF COMPLAINTS

Users may submit a written complaint in one of the following ways:

- In paper form by mail to the address: Business Integration and Business Intelligence DOO Podgorica, Bulevar knjaza Danila Petrovića bb, 81000 Podgorica.
- Electronically by sending the complaint to the e-mail: prigovori@2BI.me
- Via the Payment Institution's website: www.2bi.me
- Via the Contact Center:

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A complaint submitted in another manner will not be considered, and the User will be directed to the possible ways of submitting a complaint.

The complaint should contain sufficient data for user identification and for the Payment Institution to deliver a response to the submitted complaint, which includes:

- Personal data enabling user identification, namely:
 - o name and surname,
 - o JMBG (Unique Master Citizen Number),
 - o contact information:
 - e-mail,
 - residential address,
 - contact phone number,
- Reason for submitting the complaint.

The payment service user may submit a complaint within 3 years from the day the violation of the user's right or legal interest occurred. The Payment Institution is not obliged to consider untimely complaints, about which it will inform the user in written form.

COMPLAINT TO THE CENTRAL BANK OF MONTENEGRO

If a User is not satisfied with the received response to the complaint or the response was not delivered within the prescribed period, they have the right to submit a written complaint to the Central Bank of Montenegro (hereinafter: CBCG) before initiating a lawsuit.

The complaint to the CBCG can be submitted to the address: Bulevar sv. Petra Cetinjskog br. 6. 81000 Podgorica with the designation: COMPLAINT FOR CBCG.

Along with the complaint to the CBCG, it is necessary to submit the complaint addressed to the Payment Institution, the Payment Institution's response (if delivered), and documentation based on which the allegations from the complaint can be evaluated.

ALTERNATIVE DISPUTE RESOLUTION

In addition to the right to complaint, the User may access alternative dispute resolution, for the purpose of out-of-court resolution of the disputed relationship. The alternative dispute resolution procedure can be initiated in accordance with the Law on Alternative Dispute Resolution.

For all additional information, clients are requested to send an e-mail to the address: kiosk@2bi.me or contact the Contact Center:

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