



APPROVED
by Minutes of the Management Board No. 89 (5)
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**Procedure for the
consideration of consumer requests of JSC “Keremet Bank”**

1. GENERAL PROVISIONS

1.1. Procedure for the consideration of consumer requests of JSC "Keremet Bank" (hereinafter referred to as the Procedure) determines the registration procedure, accounting, forming a response for Consumer requests of JSC "Keremet Bank" (hereinafter referred to as the Bank) and preventing/eliminating violations/errors.

1.2. This Procedure is developed in accordance with the legislation of the Kyrgyz Republic, the Bank's Charter and internal regulatory documents of the Bank.

1.3. The main purpose of this Procedure is to establish and maintain partnership relations with Consumers, protect and prevent violations of the rights and legitimate interests of Consumers, as well as identify and eliminate deviations/errors in the Bank's work, preventing the recurrence of negative manifestations and, as a result, optimization and improvement of the Bank's business processes, maintain and increase the level of trust in the Bank.

1.4. In considering customer requests, the Bank is guided by the following basic principles:

- legality, honesty, integrity, transparency, reasonableness, fairness, social responsibility;
- respect and enforcement of rights and legitimate interests of consumers, partnership relation to them;
- mandatory consideration of applications and the provision of the results of their consideration;
- timeliness, objectivity and completeness of consideration of appeals;
- equality of consumers when considering appeals;
- ensuring the safety and non-disclosure of information that constitutes a bank secret. Information constituting a bank secret may be provided by the Bank only with the consent of the customers, except in cases stipulated by the legislation of the Kyrgyz Republic.

1.5. This Procedure describes the actions of:

- employees of Contact center;
- employees of the banking units who are in charge of activities of the Bank on servicing and providing banking products and services, as well as participating in the consideration of consumer requests;
- employees of branches and savings banks effecting the sale of banking products/services and customer service of the Bank.

1.6. The responsibility for the objective, comprehensive and timely consideration of requests is assigned:

- in a Bank branch - to the Branch Director. During the temporary absence of the Branch Director - to the person who replaces him;
- in the savings bank - to the Branch Director, who is under the jurisdiction of the savings bank. Appeals received in the savings banks are submitted for consideration to the Director of the branch, which is under the jurisdiction of the savings bank;

- in the head office of the Bank - to the head of the structural division of the head office responsible for the effective functioning of the relevant business process/product. During his temporary absence - to the person who replaces him.

1.7. The electronic version of the Procedure in the part concerning the Consumer (chapters 1-3) is subject to posting on the official website of the Bank, the link to it is on the home page of the official website of the Bank. Information about the presence of Procedures for consideration of consumer requests in the Bank, methods for submitting requests, as well as the Book of Complaints and Suggestions is posted on information stands in the Bank's offices.

2. TERMS AND ABBREVIATIONS

2.1. **The owner of the business process / product** is the head of the structural banking unit responsible for the effective functioning of the business process/product and its result in accordance with the Bank's internal regulatory documents.

2.2. **Register of written requests of Consumers** – an electronic document on the Bank's server for recording of written requests. The register of written requests of Consumers is kept by the head of the Contact Center in electronic form and can be printed in paper form when needed. The register of written requests is kept for at least 5 (five) years. The Register of written requests contains the last name, first name, patronymic of the Consumer, his postal address (residential address) and contact details, the date of receipt, a brief description of the request, information about the decision made and other information in accordance with this Procedure.

2.3. **The register of oral requests of Clients** is an electronic document on the Bank's server for recording oral requests. The register of oral requests of Clients is maintained by the specialists of the Contact Center in electronic form and can be printed in paper form when needed. The register of oral requests of Clients is kept for at least 5 (five) years. The Register of oral requests of Customers contains the last name, first name, patronymic of the Consumer and contact details, the date of receipt, a brief description of the request, information about the decision made and other information in accordance with this Procedure

2.4. **Complaints and suggestion book** – a special tied and numbered book located in each Branch and Savings Banks of the Bank in convenient and visible places for the Consumer. The book of complaints and suggestions must be certified by a signature of the Deputy Chairman of the Board who is in charge of the business development unit and sealed with the Bank's seal.

2.5. **Collective appeal** – the appeal of two or more Consumers.

2.6. **Corrective actions** – actions taken to eliminate the cause of the existing nonconformity or other undesirable situation that led to the appeal.

2.7. **NBKR** – the National Bank of the Kyrgyz Republic.

2.8. **Request** – an oral or written complaint and a statement (the dispute) of Consumer in a Bank containing information of violations and/or restoration of his rights, the violation of requirements of regulatory legal acts, as well as information of financial services, including the change the terms of the contract.

2.9. **Complaint** – a negative feedback that appeals against any action of the Bank, the Bank's employees, or expresses dissatisfaction with the services and/or work of the Bank, or directly

with the process of managing complaints in situations where a response or decision is explicitly or implicitly expected.

2.10. **Complaining statement** – a written request from the Consumer regarding the refund of funds for transactions through ATMs. The form of the complaining statement is specified in Appendix No. 1 to this Procedure.

2.11. **Responsible for consideration of the request** is the head of the relevant business process/product in which the request occurred. The person responsible for consideration of request is responsible for coordinating the actions of the Working Group for consideration of request (in case of its creation). It is not allowed to assign the consideration of the request to an employee whose actions (inaction) are being appealed.

2.12. **Responsible for handling requests** – an employee of the Bank's office (including the Bank's savings banks), appointed by the Branch Director to be responsible for handling requests. At the Bank's head office, the head of the Contact Center is responsible for handling requests.

2.13. **Bank office** – the general name for branches, savings banks of the Bank.

2.14. **Official website of the Bank** - a collection of electronic documents (files) combined under one domain name www.keremetbank.kg in the Internet.

2.15. **Consumer** – any private individual (including an individual entrepreneur) who has used, uses or intends to use financial services.

2.16. **The working group for consideration of the request** - is created by the decision of the management. It consists of interested specialists to discuss and resolve this complaint. After considering a specific request, the working group is dissolved automatically without written notice. The remaining written complaints are considered in a working order.

2.17. **Financial services** – operations and services performed and provided by the Bank in accordance with the legislation of the Kyrgyz Republic.

2.18. **Messengers** – a system of instant messaging in real time via the Internet. Such instant messengers as Facebook, Instagram, WhatsApp, Telegram, etc. are used in the Bank.

3. TYPES OF REQUESTS AND TERMS OF THEIR CONSIDERATION

3.1. Requests can be written and oral.

3.2. The oral requests include the requests received:

- by phone of the Bank's Contact Center, the number of which is posted on the information stands and the official website of the Bank;

- at personal reception;

- via messengers.

3.3. Written requests include requests received:

- in paper form on purpose (including during a personal present of the Consumer by a Bank employee) or by mail;
- by e-mail of the Bank call-center@keremetbank.kg;
- by an entry in the Book of complaints and suggestions.

3.4. Written requests.

3.4.1. Regardless of the method of receipt, written requests must necessarily indicate the last name, first name, patronymic of the Consumer, postal address, contact details and report the request.

3.4.2. If in the written request is not specified postal address or e-mail of the Consumer, but specified contact number, last name and Consumer name, then Responsible for handling requests must contact the Consumer in order to offer him to write a postal address. If the customer refuses to write a postal address, but the response to the request (complaint) is provided orally by phone, and the Consumer is notified by the Responsible for handling requests.

3.4.3. In written requests (except for the requests as provided for by the item 3.3.2 of this Procedure), the personal signature of the Consumer and the date of the request are affixed.

3.4.4. Written requests are initially submitted to consideration of the Chairman of the Management Board/Deputy Chairman or the Director of the branch/Deputy Director of the branch.

3.4.5. All written requests without exception are subject to mandatory registration in the Register of written requests of Consumers.

3.4.6. A written request is not subject to consideration (it is considered anonymous) if the personal and contact details of the Consumer are not specified in the request.

3.4.7. May be left without consideration:

- Repeated requests from the Consumer, in which no new arguments or circumstances are given, provided that the comprehensive answers have been given on previous requests and all necessary measures have been taken. In this case, a written request to the Consumer is sent a notification of the previously provided answer to this question, in the case of an oral request the appropriate explanations are provided by phone or in a face-to-face meeting;
- Consumer requests that contain obscene or offensive language, life threatening, health and property of the Bank employee, as well as members of his family.

3.5. Oral requests.

3.5.1. The phone number of the Bank's Contact Center, by which the Consumer can make an oral request is posted on the information stands and the official website of the Bank.

3.5.2. When calling the Bank's Contact Center, after prior notification of the Consumer an audio recording of the conversations is made for further use when considering the request.

3.5.3. If the issue stated in the Consumer's oral request does not require additional study or additional verification, the response to the request is provided promptly, orally by phone or during a personal reception. If necessary, the Consumer is redirected by phone to another

competent employee of the Bank. At the same time, an employee of the Contact Center must present himself to another employee of the Bank, warn him about the connection, inform him about the essence of the request and with whom he connects.

3.5.4. If the request contains issues that are not within the legal competence of the Bank, the Consumer is given an explanation of where and in what order he should apply.

3.5.5. If the issue stated in the oral appeal cannot be considered promptly and requires additional study, the Bank employee who accepted the oral appeal is obliged to offer the Consumer to state the appeal in writing in paper form in the name of senior bankers in any office of the Bank or to send a letter to the Bank's address by mail or e-mail, if necessary, with the attachment of supporting documents. The Responsible for handling requests is obliged to assist the Consumer in making a written request. If an oral request received in the Contact Center does not require a written form (or the Consumer does not want to state the request in writing), the Responsible for handling the requests informs the Consumer that the response to his request will be provided by phone after consideration by the relevant Bank employees and acts in accordance with Chapter 4 of this Procedure.

3.6. Requests during personal reception

3.6.1. Chairman of the Board, Deputy Chairman of the Board of the Bank and the Branch Director/Deputy Branch Director conduct a personal reception of the Consumers in accordance with the schedule posted on the official website and on the information stands of the Bank.

3.6.2. Personal reception of Consumers is also carried out by the person Responsible for handling requests in the Bank's branches on a permanent basis in the area accessible to Consumers.

3.6.3. During the personal reception, the Consumer must present an identity document.

3.6.4. During the personal reception of Consumers, a protocol of the meeting is kept that is signed by the Consumer, or after the mandatory notification of the Consumer, an audio or video recording of the meeting is made. The standard form of the protocol is specified in Annex No. 6 to this Procedure.

3.7. All Consumer requests received by the Bank are considered no later than thirty calendar days from the date of registration with the provision of a response, except for the cases specified in paragraphs 3.4.6, 3.4.7 of this Procedure.