

**Extract from the Regulations on Acceptance and Consideration of Customer Appeals of
Dos-Credobank OJSC for placement on the Bank's official website**

Chapter 1. General Provisions

1. This Regulation on Acceptance and Consideration of Complaints and Suggestions from Customers of Dos-Credobank OJSC (hereinafter referred to as the Regulations and the Bank) is an internal regulatory document of the Bank and determines the procedure for receipt, registration, accounting and consideration of complaints/suggestions received from customers of the Bank, as well as establishes the basic principles of control over receipt, execution and feedback of complaints/suggestions received from customers of the Bank.
6. This Regulation shall not consider:
 - 6.1. Appeals of the Bank's customers related to the issues of loan debt restructuring, refinancing, as well as issues of lending with non-standard terms and conditions;
 - 6.2. Inquiries from state authorities not related to customer complaints regarding servicing;
 - 6.3. Inquiries related to legal proceedings bank-customer/bank-bank/customer-customer.
 - 6.4. Registration of incoming complaints/suggestions through approved communication channels in the Electronic Register and coordination of their resolution shall be performed by the Call Center.
7. The Bank shall ensure objective, comprehensive and timely consideration of appeals and shall inform the customers according to the results thereof in accordance with the procedure established by this Regulation.
8. Consideration of customer complaints/suggestions shall be free of charge. The Customer may not be restricted in the possibility to address the Bank with a complaint/suggestion. Refusal to accept complaints/suggestions is not allowed.
9. The Customer may apply to the Bank with a request for personal reception by the head of the Bank or the head of a branch. Reception of customers shall be carried out during the Bank's business hours, by prior appointment on the day before the customer's reception.

Chapter 3. Procedure for receiving and registering complaints and proposals

14. Complaints/suggestions shall be accepted in the Bank through the following communication channels:
 - By mail (incoming correspondence);
 - By e-mail (callcenter@dcb.kg);
 - In the form of a message via the feedback form of the Bank's website;
 - Through the Call Center (telephone, and other approved communication channels);
 - Through the books of complaints and suggestions in the branches.
15. All customer complaints/suggestions, regardless of their form, shall obligatory specify: full name, address, contact details, as well as the essence of the appeal. In written appeals, the consumer's personal signature (except for those received by e-mail) and the date of the appeal shall be provided. In written appeals, the personal signature of the customer and the date of the appeal shall be provided.
17. The written appeal of the customer, which does not specify personal and contact information, as well as the postal address to which the answer should be sent, is recognized as anonymous and is not subject to consideration.
18. A written application of a customer which contains obscene or insulting expressions, threats to life, health and property of an employee of the Bank, as well as members of his/her family, may be left without consideration.
19. If the customer has left a message by e-mail to callcenter@dcb.kg or via the feedback form on the Bank's website without specifying full contact details, the Call Center sends an e-mail to the customer with a request to specify contact details and notifies of receipt of the appeal and the terms of its consideration. If the customer does not respond within 5 (five) business days, the appeal is recognized as anonymous and is not subject to registration and consideration.

- 20.4.3. If the issue stated in the oral appeal of the customer does not require additional study or additional verification, the answer to the appeal can be given promptly, orally, by phone or during a personal reception.
- 20.4.4. If the issue stated in an oral application cannot be considered promptly and requires additional examination (or if the customer informs about his/her wish to leave a complaint/suggestion in order to receive a written response from the Bank), his/her complaint/suggestion shall be formalized by a specialist of the Call Center in accordance with the procedure provided for in this Regulation, or the customer is offered to state the application in writing with supporting documents attached, if necessary.
- 20.4.5. All complaints/suggestions received from the Bank's customers shall be subject to mandatory registration and consideration, except for anonymous complaints/suggestions (complaints/suggestions without specifying full name, telephone number, address and/or other contact details for sending a response to the customer).

Chapter 5. Dissemination of information on the procedure for consideration and resolution of complaints and preparation of responses to proposals

- 27. Information on the procedure of receipt, consideration and resolution of complaints/preparation of responses to proposals shall be available on the official website of the Bank and in each branch of the Bank in a prominent place.

Chapter 6. Procedure for consideration of complaints and proposals

- 35. A customer shall have the right to apply in the state or official language of the Kyrgyz Republic. All appeals of customers shall be considered within 30 (thirty) calendar days from the date of receipt. If the customer provides only contact information in the form of a telephone number, the responsible employee shall contact the customer by the specified telephone number. If the customer expresses a wish to receive a written reply, the responsible employee requests the address for sending a written reply. The Bank sends a written reply to the address specified by the customer (e-mail address/place of residence/place of registration). If the customer refuses to receive a written reply, the responsible employee shall record it in the electronic register.
- 36. If several customers have applied to the Bank in writing (collective application), the reply shall be sent to the address indicated first in the application, unless otherwise specified in the application itself.
- 37. If for consideration of a customer's complaint it is necessary to conduct a special inspection, request additional materials or take other measures, the term of consideration may be extended by the head of the Bank or the head of a branch for not more than 10 (ten) business days, which shall be notified to the customer.
- 38. A response to a customer on the results of consideration of a complaint/suggestion shall be given in the language of appeal – the state or official language of the Kyrgyz Republic.
- 39. If the customer's complaint is justified and legitimate, the Bank shall take measures to eliminate violations, restore the rights and legitimate interests of the customer or take other appropriate measures.
- 40. If a complaint contains issues the consideration of which is not within the legal competence of the Bank, the customer shall be given an explanation of where and in what order he/she should address.
- 41. Repeated appeals of customers, which do not provide new arguments or circumstances, may be left without consideration, provided that the previous appeals have been fully answered and all necessary measures have been taken.