

**CLOSED JOINT STOCK COMPANY
"SPITAMEN BANK"
BOARD**

DECISION No. 135

Dushanbe city

November 14, 2022

**On approval of the Procedure for considering appeals from individuals and legal entities to
CJSC "Spitamen Bank"**

In order to improve the corporate management system, the Management Board of CJSC "Spitamen Bank",

Has decided:

1. To adopt the procedure for considering appeals from individuals and legal entities to CJSC "Spitamen Bank".
2. To declare invalid, the Regulation on the procedure for considering and recording appeals from clients of CJSC "Spitamen Bank", adopted by Decision No. 55 of CJSC "Spitamen Bank" dated 19.04.2017.
3. To entrust the Chairman of the Board of the Bank Samandarzoda N. over the implementation of this decision.

Chairman of the Board	<i>/signature/</i>	Samandarzoda N.
<i>(round company seal: "Republic of Tajikistan. Closed joint-stock company "Spitamen Bank. Dushanbe, Shamsi street 4")</i>		

First Deputy Chairman of the Board	<i>/signature/</i>	Khikmatov U.S.
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Deputy Chairman of the Board	<i>/signature/</i>	Sayfullozoda S.
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Deputy Chairman of the Board	<i>/signature/</i>	Sharipov N.N.
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Secretary of the Board	<i>/signature/</i>	Khisoriev M.Sh
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"Approved"
By decision of the Board
CJSC "Spitamen Bank"
No. 135
From "14" 11.2022

**PROCEDURE FOR CONSIDERING APEALS FROM INDIVIDUALS AND LEGAL
ENTITIES TO CJSC “SPITAMEN BANK”**

Dushanbe - 2022

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1. General provisions

1.1. The procedure for considering appeals from individuals and legal entities (clients) of CJSC “Spitamen Bank” (hereinafter referred to as the Procedure) was developed in accordance with the Law of the Republic of Tajikistan on appeals from individuals and legal entities, the Civil Code of the Republic of Tajikistan, the Criminal Code of the Republic of Tajikistan, and regulatory legal acts of the National Bank of Tajikistan and local regulatory documents of CJSC “Spitamen Bank”, taking into account the principles of protecting the rights of clients of CJSC “Spitamen Bank” (hereinafter referred to as the Bank).

1.2. The main purpose for considering appeals from individuals and legal entities (Bank clients) is to improve the quality of customer service at CJSC “Spitamen Bank”.

1.3. All appeals from individuals and legal entities of the Bank are considered at the level of the Chairman of the Board and members of the Board.

1.4. Heads of Bank divisions and regional managers can participate in drawing up conclusions by providing evidence.

2. Terms and concepts.

Appeals – an application, request, proposal, gratitude, complaint of individuals and legal entities sent in written, electronic or oral form to the Bank.

Application – a request for assistance in the implementation of one’s rights, freedoms and legal interests, the rights, freedoms and legal interests of other peoples, or the provision of information on violations of the legislation of the Republic of Tajikistan and other regulatory legal acts, Bank deficiencies or criticizing the activities of the Bank's managers and employees.

Request – a demand for an authorized person to perform a certain action to satisfy the applicant’s requirement, within the framework of the legislation of the Republic of Tajikistan;

Complaint - an expressions of dissatisfaction with the actions (inaction) of the managers and authorized persons of the Bank in order to protect and restore the rights of freedoms or violated legal interests of one’s or other persons.

Applicant - an individual or legal entity or his/her legal representative who has applied to the relevant authorities and organizations for the protection of his/her rights, freedoms and legal interests or the rights, freedoms and legal interests of other persons.

Electronic appeal – an appeal received at the Bank’s official email address, or posted on the Bank’s official website on the Internet.

Oral appeal – an appeal expressed during a personal reception by an authorized person of the Bank, or expressed via telephone (mobile communication).

Appeal through the media - an appeal published in periodicals and other media related to the activities of the Bank, or distributed through the media.

Collective appeal – an appeal from two or more persons, or submitted on behalf of a group of citizens.

Repeated appeal – a written, oral or electronic repeated appeal to the Bank, which does not contain new arguments, indicating the issues on the substance of which a response was sent regarding the previously submitted appeal, but the newly received appeal does not indicate new arguments or circumstances.

Persons considering appeals - officials and authorized persons of the Bank who, in accordance with the procedure established by regulatory legal acts, essentially consider appeals.

The Book of Statements and Complaints - a uniform book designed for making comments and appeals on the Bank’s activities, service quality, and performance of certain works;

Box for written requests – a branded Bank box with a lock, designed for anonymous requests, which is installed in a place accessible to Bank clients.

Anonymous request - a request considered anonymous if it does not include the full name and information related to the client.

Relevant materials – video recording, audio recording, letter, client receipt, etc.

3. Application requirements

3.1. An individual in his written appeal must indicate the surname, first name, patronymic, address of residence, notice of change of residence (if any), state the nature of the appeal and sign it;

3.2. The appeal of a legal entity must indicate the full name of the legal entity, location postal address, date, initial number and the core idea of the appeal. The application must be signed by an official or authorized person;

3.3. Written appeals are submitted through postal services, personally, through a courier or by recording application, complaint or proposals in the Bank's book of applications and complaints.

3.4. Electronic appeals must be submitted in the form of an electronic document, certified with a digital electronic signature, and contain other information required for electronic documents, established by the legislation of the Republic of Tajikistan;

3.5. When applying via telephone (mobile) communication, the nature (content) of the appeal, surname, first name and patronymic of the applicant, the address of his/her place of residence or the address of the legal entity, telephone number (mobile phone), and email address must be stated.

3.6. The authorized person who accepted the telephone (mobile) request marks it in the Bitrix -24 program and forwards it to the person responsible for processing appeals, sets out the nature of the appeal, first name, last name , patronymic of the applicant, address of residence or location of the legal entity, telephone number (mobile), email address , registers it according to the internal procedures of the Bank and brings it to the attention of the Management Board, the Internal Control Department, regional managers and other relevant departments supervisors.

4. The procedure for submitting appeals from individuals and legal entities and their consideration

4.1. Individuals and legal entities may personally or through their authorized representative send their written appeal to the Bank by post or e-mail. In the interests of underages, incapacitated persons, or persons with limited ability, the appeal is submitted by their legal representatives or authorized bodies in the manner prescribed by the legislation of the Republic of Tajikistan.

4.2. Responsibility for organization of registration, consideration within the established time limits and keeping statistical records of appeals of individuals and legal entities shall be borne by heads of the relevant departments of the Bank.

4.3. Applications from individuals and legal entities received by the Bank are considered in accordance with procedure established by the Law of the Republic of Tajikistan on applications from individuals and legal entities;

4.4. To ensure objective, independent, disinterested and timely consideration of appeals, if necessary to verify the issues raised with the participation of applicants and invitation of relevant persons;

4.5. To request independent and comprehensive review of the materials necessary for consideration the appeal from individuals and legal entities, from relevant authorities and organizations;

4.6. To take measures aimed at restoring or protecting the violated rights, freedoms and legal interests of individuals and legal entities;

4.7. To give a written response to individuals and legal entities on the merits of the questions raised in the appeal, with the exception of cases provided in the Law of the Republic of Tajikistan on appeals from individuals and legal entities;

4.8. To notify the applicant within three days from the date of the decision to forward his application for consideration to other relevant bodies and organizations in accordance with their subordination;

4.9. To consider the appeal reasonably and in accordance with the law, control its implementation;

4.10. Violation term for consideration of appeals and complaints without valid reasons, adoption of unreasonable and contrary to the law decision, in accordance with the legislation of the Republic of Tajikistan entails responsibility;

4.11. The response to the appeal must be drawn up in the state language, and if there is a requirement - in the language in which the appeal is written, comprehensive and substantiated for each question raised, or refuting the noted cases, taking into account the requirements of the legislation of the Republic of Tajikistan, which are adopted for management;

4.12. Inform the applicant on the application consideration result;

4.13. Regularly analyze information about considered applications from individuals and legal entities and take measures to eliminate the causes and conditions that caused the violation of the rights, freedoms and legal interests of individuals and legal entities;

4.14. To fulfill other obligations provided by the current Law and the legislation of the Republic of Tajikistan.

5. Safety Guarantee of individuals and legal entities in connection with their appeal

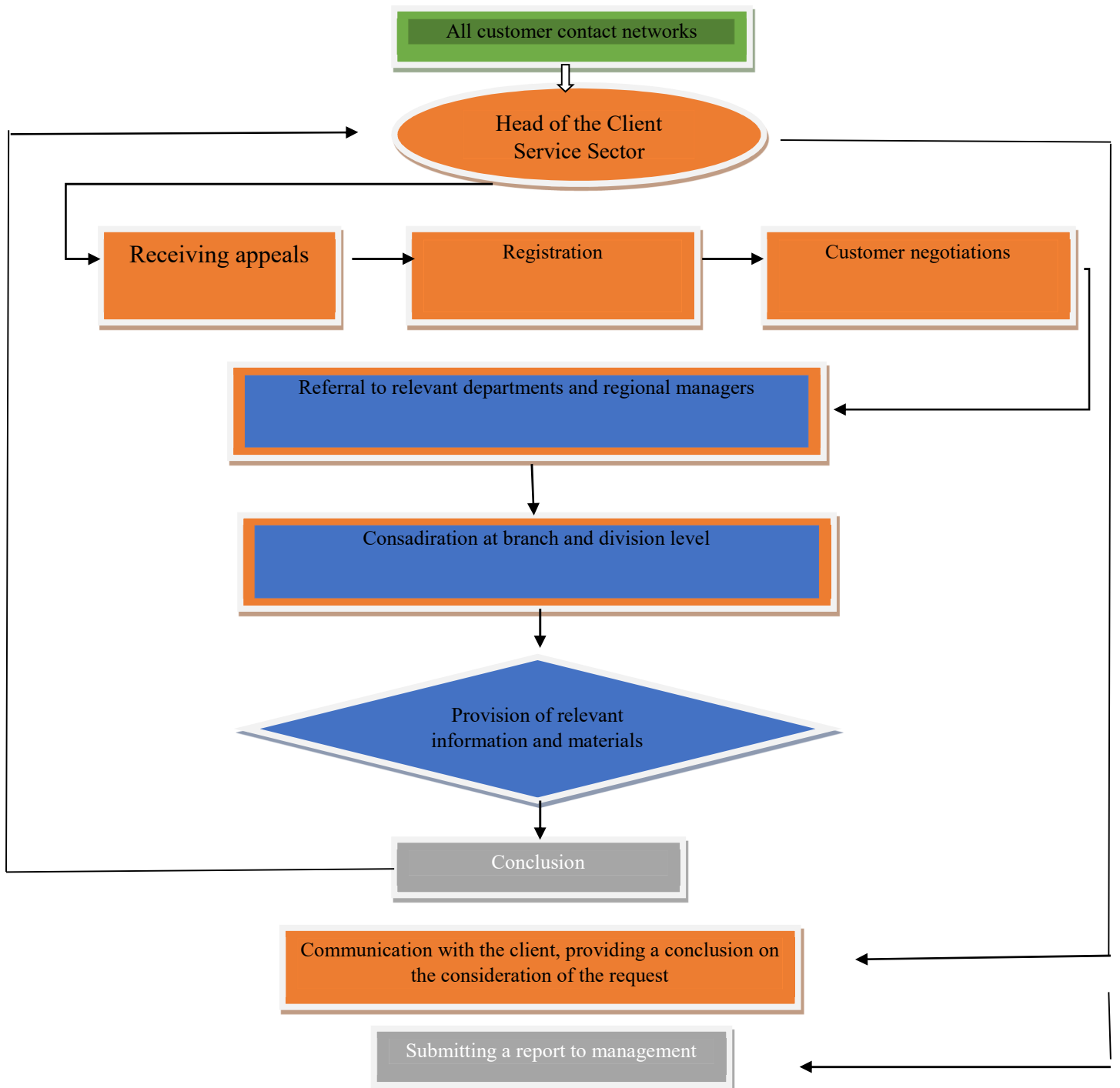
5.1. It is prohibited to persecute individuals and legal entities related to their appeal to the Bank criticizing the Bank's activities or its managers in order to restore or protect their rights, freedoms and legal interests, or the rights, freedoms and legal interests of other persons.

5.2. When considering an appeal, it is prohibited to disclose information contained in the appeal, as well as information relating to the private life or activities of a legal entity, without the consent of individuals and legal entities. Information stated in a written request sent to the Bank, the decision of which falls within the competence of the Bank and authorized persons, is not considered disclosed.

6. The procedure for considering appeals (complaints, applications, proposals, requests, gratitude, etc.)

6.1. Reception of customer appeals at the following stages is carried out and falls within the competence of the following responsible persons:

- receiving appeals - Head of the Client Service Sector;
- registration – Head of the Client Service Sector;
- listening to a recording, conversation with a client – Head of the Client Service Sector;
- sending a complaint to the Management Board, the Internal Control Department (if necessary), regional managers and other heads of relevant departments - Head of the Client Service Sector;
- consideration of the request at the level of the branch and divisions - Regional managers, heads of divisions;
- provision of information and relevant materials – Regional managers, heads of divisions;
- conclusions – Head of the Client Service Sector;, Chairman of the Board, members of the Board;
- communication with the client and providing an opinion on the consideration of the complaint (except for anonymous complaints) - Head of the Client Service Sector.



7. Customer contact network

7.1. The Client may contact the Bank orally or in written via the following networks:

- call center number – **446406565 (6565)**; Bank website;
- Bank website on **social networks**;
- **official messengers**;
- **to the head of the service center**;

- to any **bank employee**;
- e-mail **info@spitamen.com**;
- to the telephone number of **employees of control departments** , that is indicated on the information board of service center.
- **Book of statements and complaints in Bank branches:**
Each branch must have a Book of Customer Complaints and Suggestions of the appropriate sample. The book must be in a place accessible to the client, in a location convenient for writing and a pen and clean paper are obligatory.

The director/head of the branch/bank service center is responsible for checking the complaint book daily before the end of working time, if a new customer request is registered, he/she must note it and send its scanned form to the email of the head of the Client Service Sector on the same day.

The book must be numbered, the corresponding seal of the Head Office must be affixed to it, and upon receipt it must be certified by the signature of the Branch Director. The book must be kept in the archive for at least five years. The branch director can request a standard sample of book from the administrative department.

- **Box for applications and complaints in the branches and bank service centers:**
To contact the Bank with an anonymous complaint, the client must write his/her complaint in free form on a white sheet of paper and put it in the box for anonymous complaints. Removal of written statements from the box is carried out at the end of each working day by the employee obliged to do so (appointed by the Director/Head of the branch/Bank Service Center in agreement with the HR department) together with the Branch Director/Head of the Branch Credit Department.
Persons responsible for receiving and registering proposals, upon receipt of offers from clients, must accept them and send the scanned form to the email address of the Head of the Clients Service Sector on the same day.

7.2. Applications are accepted 24/7.

8. Responsibility level

8.1. **The Call Center specialist** is responsible for receiving and registering customer requests in the Bitrix -24 program.

8.2. **The specialist responsible for the Bank's messengers and social networks** sends the written complaint to the head of the Client Service Sector in screen shot form.

8.3. **The Branch Director or the Head of the Bank Service Center (branch employee)** is responsible for the immediate delivery of oral customer complaints to the head of the Client Service Sector, as well as complaints written in the complaint box and the statement and complaint book.

8.4. **The Head of the Client Service Sector** is responsible for receiving, registering, considering client requests and submitting a report to the immediate supervisor and members of the Management Board, as well as for providing the client with a response to the request or complaint.

8.5. **Regional managers** for reviewing complaints, providing additional information (conversation with an employee, audio, video recording, documentation, etc.).

9. Time limit for consideration of requests, applications and complaints

9.1. Appeals submitted to the Bank are considered within thirty days, and appeals that do not require additional study and research are considered within fifteen days from the date of registration.

9.2. . In exceptional cases, as well as in the cases provided in 9.3. clause of this Procedure, the Bank has the right to extend the period for consideration of the application for no more than thirty days, and inform the applicant about this within three days.

9.3. For complete, impartial and timely consideration of applications within the time limits provided by the Law of the Republic of Tajikistan on Appeals of Individuals and Legal entities, if necessary, authorized Bank employees within the framework of their powers, have the right to request materials from individuals and legal entities, from relevant bodies and organizations to obtain additional information. The relevant bodies and organizations, at the request of the Bank, are obliged, within five days after receipt of the request, to send the required information, with the exception of documents (materials) that contain information constituting state or other secrets protected by law, and in respect of which a special procedure for provision has been established. If it is impossible to provide information, the body and organization providing the information shall notify the Bank in writing within three days.

9.4. Reception and forwarding of complaints and suggestions to the relevant divisions in the Bank is carried out as follows:

The information received is provided to departments and regional managers on the day received, with the exception of weekends. On weekends, complaints and suggestions are accepted by operators and specialists working with social networks and the website. The Head of the Client Service Sector sends them to the departments on the first working day following the weekend.

9.5. Depending on their code, requests are considered within the following time frames:

1. **Regarding loan payment** ; - up to 14 working days
 - 1.1.Loan payment in foreign currency;
 - 1.2.Obtaining a loan (refusal);
 - 1.3.Obtaining information regarding a loan or account;
 - 1.4.Obtaining a pledged guarantee;
 - 1.5.Other loan appeals.
2. **Regarding the bank card** ; - up to 10 working days
 - 2.1.Receiving a bank card;
 - 2.2.Loss of funds from a bank card;
 - 2.3.Receiving cash from a bank card;
 - 2.4.Late connection of SMS messages;
 - 2.5.Tariffs regarding bank cards;
 - 2.6.Other appeals regarding bank cards.
3. **Regarding the ATM** ; - up to 5 working days
 - 3.1.No cash in ATM;
 - 3.2.No electricity in ATM;
 - 3.3.No internet connection at ATM;
 - 3.4.A bank card gets stuck in ATM;
 - 3.5.Other appeals regarding the ATM;
4. **Regarding funds transfer** – up to 3 working days
 - 4.1.Transferred funds receipt in national currency;
 - 4.2.Transferred funds receipt in foreign currency (US dollars);
 - 4.3.Transfer of funds outside the Republic of Tajikistan;
 - 4.4.Other appeals regarding money transfer
5. **Regarding the mobile program** – up to 14 working days
 - 5.1.Carrying out an operation in a mobile program;
 - 5.2.Receiving transfer funds through a mobile program;
 - 5.3.Client disagreement with the operation of the mobile program;
 - 5.4.Other appeals regarding the mobile program.
6. **Regarding receiving cash from the cash desk**; - up to 5 working days
 - 6.1.Receiving national currency;
 - 6.2.Receiving national currency (coins, small, large bills);

- 6.3.Receiving foreign currency.
- 6.4.Other appeals regarding receipt of cash.
- 7. **Poor quality service** – up to 5 working days
 - 7.1.Rude attitude on the part of the Bank's responsible persons;
 - 7.2.Failure to comply with the client queue;
 - 7.3.Other complaints regarding poor service levels;
 - 7.4.Providing wrong (incomplete) information.
- 8. **Other requests regarding banking activities** ; - up to 5 working days

Appendices to the “Procedure for considering appeals from individuals and legal entities to (clients) CJSC “Spitamen Bank”

1. Form for registering appeals from individuals and legal entities;



Registration form
appeals .xlsx

2. Reporting form for considering appeals from individuals and legal entities



Report on
appeals. Xlsx

Report on citizens' appeals as of 01/01/2022

No.	Name of the branch and Banking Service Center	Appeals (pieces)			Total number of appeals (pieces)	Code	Content	Result
		written	Helpline	Social network				
1								
	Total:							

Appeals codes:

- 1. Regarding loan payment;**
 - 1.1. Loan payment in foreign currency;
 - 1.2. Obtaining a loan (refusal);
 - 1.3. Obtaining information regarding a loan or account;
 - 1.4. Obtaining a pledged guarantee;
 - 1.5. Other loan appeals.
- 2. Regarding a bank card;**
 - 2.1. Receiving a bank card;
 - 2.2. Loss of funds from a bank card;
 - 2.3. Receiving cash from a bank card;
 - 2.4. Late connection of SMS messages;
 - 2.5. Tariffs regarding bank cards;
 - 2.6. Other appeals regarding bank cards.
- 3. Regarding the ATM;**
 - 3.1. No cash in ATM;
 - 3.2. No electricity in ATM;
 - 3.3. No internet connection at ATM;
 - 3.4. A bank card gets stuck in ATM;
 - 3.5. Other appeals regarding the ATM;
- 4. Regarding the transfer of funds**
 - 4.1. Transferred funds receipt in national currency;
 - 4.2. Transferred funds receipt in foreign currency (US dollars);
 - 4.3. Transfer of funds outside the Republic of Tajikistan;
 - 4.4. Other appeals regarding money transfer
- 5. Regarding the mobile program**
 - 5.1. Carrying out an operation in a mobile program;
 - 5.2. Receiving transfer funds through a mobile program;
 - 5.3. Client disagreement with the operation of the mobile program;
 - 5.4. Other appeals regarding the mobile program.
- 6. Regarding receiving cash from the cash desk;**
 - 6.1. Receiving national currency;
 - 6.2. Receiving national currency (coins, small, large bills);
 - 6.3. Receiving foreign currency.
 - 6.4. Other appeals regarding receipt of cash.
- 7. Poor quality service**
 - 7.1. Rude attitude on the part of Bank's responsible persons;
 - 7.2. Failure to comply with the client queue;
 - 7.3. Other complaints regarding poor service levels;
 - 7.4. Providing wrong (incomplete) information.
- 8. Other requests regarding banking activities;**

Report on citizens' appeals by type in October 2022

No.	Name of appeals	Code	Appeals (pieces)			Total number of appeals	Share of received appeals
			Written	Helpline	Social media		
	Total:						

Appeals codes:

1. Regarding loan payment;

- 1.1. Loan payment in foreign currency;
- 1.2. Obtaining a loan (refusal);
- 1.3. Obtaining information regarding a loan or account;
- 1.4. Obtaining a pledged guarantee;
- 1.5. Other loan appeals.

2. Regarding a bank card;

- 2.1. Receiving a bank card;
- 2.2. Loss of funds from a bank card;
- 2.3. Receiving cash from a bank card;
- 2.4. Late connection of SMS messages;
- 2.5. Tariffs regarding bank cards;
- 2.6. Other appeals regarding bank cards.

3. Regarding the ATM;

- 3.1. No cash in ATM;
- 3.2. No electricity in ATM;
- 3.3. No internet connection at ATM;
- 3.4. A bank card gets stuck in ATM;
- 3.5. Other appeals regarding the ATM;

4. Regarding the transfer of funds

- 4.1. Transferred funds receipt in national currency;
- 4.2. Transferred funds receipt in foreign currency (US dollars);
- 4.3. Transfer of funds outside the Republic of Tajikistan;
- 4.4. Other appeals regarding money transfer

5. Regarding the mobile program

- 5.1. Carrying out an operation in a mobile program;
- 5.2. Receiving transfer funds through a mobile program;
- 5.3. Client disagreement with the operation of the mobile program;
- 5.4. Other appeals regarding the mobile program.

6. Regarding receiving cash from the cash desk;

- 6.1. Receiving national currency;
- 6.2. Receiving national currency (coins, small, large bills);
- 6.3. Receiving foreign currency.
- 6.4. Other appeals regarding receipt of cash.

7. Poor quality service

- 7.1. Rude attitude on the part of Bank's responsible persons;
- 7.2. Failure to comply with the client queue;
- 7.3. Other complaints regarding poor service levels;
- 7.4. Providing wrong (incomplete) information.

8. Other requests regarding banking activities;

Report on citizens' appeals by branches/bank service centers in October 2022									
No.	Name of branches and bank service centers	Date	Appeals (pieces)			Total number of appeals	Code	Appeal Content	Result:
			Written	Helpline	Social				
	Total:								

Appeals codes:

- 1. Regarding loan payment;**
 - 1.1. Loan payment in foreign currency;
 - 1.2. Obtaining a loan (refusal);
 - 1.3. Obtaining information regarding a loan or account;
 - 1.4. Obtaining a pledged guarantee;
 - 1.5. Other loan appeals.
- 2. Regarding a bank card;**
 - 2.1. Receiving a bank card;
 - 2.2. Loss of funds from a bank card;
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- 5. Regarding the mobile program**
 - 5.1. Carrying out an operation in a mobile program;
 - 5.2. Receiving transfer funds through a mobile program;
 - 5.3. Client disagreement with the operation of the mobile program;
 - 5.4. Other appeals regarding the mobile program.
- 6. Regarding receiving cash from the cash desk;**
 - 6.1. Receiving national currency;
 - 6.2. Receiving national currency (coins, small, large bills);
 - 6.3. Receiving foreign currency.
 - 6.4. Other appeals regarding receipt of cash.
- 7. Poor quality service**
 - 7.1. Rude attitude on the part of Bank's responsible persons;
 - 7.2. Failure to comply with the client queue;
 - 7.3. Other complaints regarding poor service levels;
 - 7.4. Providing wrong (incomplete) information.
- 8. Other requests regarding banking activities;**

Compiled by:

Head of the Client Service Sector
Juraeva Z.

/signature/

Agreed:

Head of Marketing and Business Development Department
Tukhtanazarova H.

/signature/

Head of the Internal Control Department
Rozikov H.

/signature/

Head of Banking Risk Department
Salimov M.

/signature/

Acting as head of the HR Department
Mirzoeva L.

/signature/

Head of the Legal Department
Mirzozoda G.

/signature/

Dushanbe Regional Manager and
Districts under Republic(an) Subordination
Rustamov Sh.

/signature/

Regional Manager Khatlon
Sharipov F.

Regional Manager Sughd
Musoev B.

Compiled by:

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