

Dear Customers!

At each bank service outlet, there is a Book of Complaints and Suggestions where customers can submit their inquiries. The bank operates the “Consumer Complaint Handling Procedure” of “KSB Commercial Bank” CJSC.

1. Consumer complaints are processed free of charge, and refusal to accept complaints is not allowed.

2. Consumer inquiries can be both oral (by phone and in-person) and written, received intentionally, by mail, via the bank’s email, in the website chat, as messages on the bank’s official accounts in social and microblogging networks, and also documented in the Book of Complaints and Suggestions.

3. The designated employee for handling consumer inquiries provides oral consultations by phone, connects the consumer by phone with other bank employees according to their competence, and assists in preparing a written complaint if necessary.

4. In all consumer inquiries, regardless of the form, the consumer must provide their full name, address, contact information, and state the essence of the inquiry. In written inquiries, the consumer must sign personally (except those received via the bank’s email) and provide the date of the inquiry.

5. A written consumer inquiry without personal and contact information, as well as a mailing address for the response, is considered anonymous and will not be considered. A written consumer inquiry containing offensive language, threats to the life, health, and property of bank employees, as well as their family members, may be left without consideration.

6. During in-person consultations, the consumer must present an identification document.

7. In the case of verbal inquiries over the phone, after notifying the consumer in advance, the conversation may be audio-recorded for use during the inquiry review. If the issue raised in a verbal inquiry does not require further examination or additional verification, a prompt oral response may be provided over the phone or during an in-person meeting. If the matter raised in a verbal inquiry cannot be promptly addressed and requires additional examination, the consumer may be asked to submit the inquiry in writing.

8. If an inquiry is received via email, the bank, no later than the next business day, sends a confirmation of receiving the inquiry to the consumer’s email address, or the consumer is notified by phone.

9. Written consumer inquiries received by the bank are processed within a period not exceeding thirty calendar days, with a written response provided.

10. In the case of collective inquiries received by the bank in writing, the response is sent to the address indicated in the inquiry first, unless otherwise specified in the inquiry.

11. If an inquiry contains matters outside the bank’s lawful competence, the consumer is informed of where and how to address their concerns.

12. Subsequent consumer inquiries without new arguments or circumstances may be left without consideration if comprehensive responses have been provided to previous inquiries, and all necessary measures have been taken.