Extract from the Consumer Appeals Handling Procedure

of Closed Joint-Stock Company «Commercial Bank KSB» for publication on the Bank's official website

Chapter 1. General Provisions

1. The Consumer Appeals Handling Procedure of CJSC «Commercial Bank KSB» (hereinafter — the Procedure and the Bank) has been developed in accordance with the applicable legislation of the Kyrgyz Republic, including the regulatory legal acts of the National Bank of the Kyrgyz Republic, and the internal regulatory documents of the Bank, for the purpose of protecting the rights and legitimate interests of consumers of banking services.

2. Consumer appeals may be submitted in the form of a claim, complaint, suggestion, application, or request. All appeals submitted in accordance with the Procedure are subject to mandatory consideration.

3. Consumer appeals are considered free of charge (except for applications regarding disputed card transactions, which are handled under a separate procedure of the Bank). The Bank may not deprive consumers of the opportunity to contact it or restrict this opportunity in any way. Refusal to accept appeals is not permitted.

4. When considering appeals, the Bank is guided by the principles of legality, honesty, good faith, transparency, fairness, respect for consumer rights, timeliness, objectivity and completeness of consideration, equality of consumers, as well as protection and non-disclosure of information constituting banking secrecy.

5. At the consumer's request, the Bank is obliged to explain to the consumer the established procedure for handling appeals.

Chapter 2. Channels for Submitting Appeals

6. Appeals are accepted by the Bank through the following communication channels:

- in person at any office of the Bank (Head Office, branches, savings offices);
- by post (incoming correspondence);
- by e-mail to contact-center@ksbc.kg;
- via the online chat on the Bank's official website;
- via the Bank's official accounts on social media and messengers;
- by phone through the Bank's Contact Center;
- via the Book of Complaints and Suggestions available at the Bank's offices;
- during a personal reception held by the Bank's management.

Chapter 3. Requirements for Appeals

7. All consumer appeals, regardless of their form, must include the consumer's surname, first name, patronymic, address, contact details, and a description of the substance of the

appeal. Written appeals must bear the consumer's personal signature (except for those received via the Bank's e-mail) and the date of the appeal.

8. A written appeal that does not indicate the consumer's surname and the postal address to which the response should be sent is deemed anonymous and is not subject to consideration.

9. A consumer appeal containing obscene or offensive language, or threats to the life, health, or property of a Bank employee or their family members, may be left without a response.

10. Repeated consumer appeals that do not present new arguments or circumstances may be left without consideration, provided that exhaustive responses have been given to the previous appeals and all necessary measures have been taken.

Chapter 4. Procedure and Timeframes for Handling Appeals

11. A written consumer appeal received in person, by post, or via the Bank's e-mail, or accepted during a personal reception, is subject to registration within 1 (one) business day.

12. Written consumer appeals are considered within no more than 30 (thirty) calendar days from the date of receipt, with a response provided in writing.

13. Complaints regarding the Bank's digital services, including those received in writing, are considered within no more than 5 (five) business days. If a longer period is required to remedy the issue, the Bank notifies the client within the same 5 (five) business days, stating the reasons and the expected timeframe.

14. Verbal appeals (by phone, via messengers, social media, or the official website) are registered in the internal register of the Contact Center and are considered within 3 (three) business days to 30 (thirty) calendar days; the response is provided by phone or via the channel through which the appeal was received. If the matter raised in a verbal appeal does not require additional study or verification, a response may be provided promptly.

15. In the case of a verbal appeal by phone, after the consumer has been notified in advance of the fact and purpose of the recording, an audio recording of the conversation may be made for use in considering the appeal. The processing and storage of the audio recording are carried out in compliance with the personal data legislation of the Kyrgyz Republic, including access restrictions and retention periods. The consumer has the right to withdraw consent to the recording in the manner established by law.

16. In the case of an appeal regarding unauthorized debits from a bank card, the consumer must complete a Disputed Transaction Application at an office of the Bank. The procedure for considering such applications is established by the Procedure for Monitoring and Handling Disputed Situations Related to Card Transactions.

17. The Bank informs the consumer of the measures taken via the same channel through which the complaint was received, unless the consumer has specified another method of notification.

18. The consumer has the right to contact the Bank in the state or official language of the Kyrgyz Republic. The response based on the results of the consideration of the appeal is provided in the language of the appeal — the state or official language of the Kyrgyz Republic.

Chapter 5. Personal Reception of Consumers

19. The Head of the Bank or other authorized members of the Bank's executive body, as well as the Director of a Bank branch, hold personal receptions of consumers in accordance

with the approved schedule published on the official website and/or on the Bank's information boards.

20. Personal receptions are held in an area accessible to consumers. During a personal reception, the consumer presents an identity document.

21. During a personal reception, minutes of the meeting are kept and signed by the consumer, or, after the consumer has been informed in advance of the purpose, retention period, and method of data processing, an audio or video recording of the meeting is made in accordance with the personal data legislation. The consumer has the right to withdraw consent to the recording in the manner established by law.

Chapter 6. Outcomes of Consideration and the Bank's Response

22. The Bank's response to the consumer must contain a clear justification regarding the satisfaction (in full or in part) or refusal to satisfy the appeal, or an explanation of the consumer's rights and obligations, as well as information about the responsible officer and their contact details. Where necessary, copies of documents are attached to the response.

23. If the consumer's appeal is justified and lawful, the Bank takes measures to remedy the violations and restore the consumer's rights and legitimate interests, or takes other appropriate measures.

24. If the appeal contains matters that fall outside the Bank's legal competence, the consumer is provided with a written explanation of where and in what manner they should apply.

25. If a collective written appeal is received by the Bank, the response is sent to the address indicated first in the appeal, unless otherwise specified in the appeal itself.

Chapter 7. Book of Complaints and Suggestions

26. A Book of Complaints and Suggestions is available in the customer service areas of every office of the Bank, in which the consumer may record their comments and suggestions for improving or optimizing banking products and processes. Information on the results of the consideration of complaints and/or suggestions recorded in the Book of Complaints and Suggestions is entered no later than the last day of the consideration period.

Chapter 8. Confidentiality

27. All participants in the appeals handling procedure are obliged to maintain the confidentiality of information about the appeal and the identity of the consumer. The processing of consumers' personal data (including data received via chat, messengers, social media, and phone calls) is carried out in accordance with the personal data legislation of the Kyrgyz Republic.

28. The Bank does not guarantee the confidentiality of information provided by the consumer in the Book of Complaints and Suggestions, as this book is accessible to all clients of the Bank wishing to record their appeals.