

Dear Customers!

A Book of Complaints and Suggestions is available at every branch of the Bank. The Bank operates under the "Procedure for Handling Consumer Complaints of JSC Commercial Bank KSB".

- 1.** Handling of consumer complaints is carried out free of charge. Refusal to accept complaints is not permitted.
 - 2.** Consumer complaints may be oral (by phone or in person) or written, submitted in person, by mail, by email, via the Bank's website chat, through official social media accounts, or recorded in the Book of Complaints and Suggestions.
 - 3.** The designated complaints officer provides oral consultations by phone, connects the customer with the appropriate department if needed, and assists in drafting written complaints.
 - 4.** All complaints, regardless of form, must include the customer's full name, address, contact details, and the substance of the complaint. Written complaints must be signed and dated (except those submitted by email).
 - 5.** A written complaint that does not include personal and contact details or a return address is considered anonymous and will not be processed. A written complaint containing offensive language or threats against Bank employees or their families may be left without consideration.
 - 6.** Customers attending a personal appointment must present a valid identity document.
 - 7.** Telephone calls may be recorded after prior notification to the customer. If the issue does not require additional investigation, a response may be given immediately. Otherwise, the customer will be asked to submit a written complaint.
 - 8.** For complaints received by email, the Bank will send an acknowledgement to the customer's email address no later than the next business day, or notify by phone.
 - 9.** Written complaints received by the Bank are processed within no more than thirty calendar days, with a written response provided.
 - 9.1.** Complaints regarding the Bank's digital services are processed within no more than 5 (five) business days. If a longer period is required to resolve the issue, the Bank will notify the customer within the same 5 business days, stating the reason and expected resolution date. The Bank will inform the customer of the actions taken through the same channel used to submit the complaint, unless the customer requests otherwise.
 - 10.** If a collective written complaint is received, the response will be sent to the first address listed in the complaint, unless otherwise specified.
 - 11.** If the complaint contains matters outside the Bank's legal competence, the customer will be advised where and how to seek assistance.
 - 12.** Repeat complaints that do not raise new arguments or circumstances may be left without consideration, provided that previous complaints have been fully addressed.
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www.k NBC . kg
bank@k NBC . kg

☎ **2424** (free calls within the Kyrgyz Republic)

☎ **+996 (705) 543 424** (for calls from
outside the Kyrgyz Republic)