

The procedure for consideration of customer requests of LLC "MCC "Baylyk Finance"

(approved [by Order No. 176-12-21 O/D](#) of December 16, 2021)

1. GENERAL PROVISIONS

1.1. The procedure for consideration of customer appeals (hereinafter referred to as the "Procedure") is developed in order to protect the rights and legitimate interests of the clients of JSC "MKK Bailyk Finance" (hereinafter referred to as the "Company") in accordance with the Regulations of the National Bank of Ukraine on Minimum Requirements for the Procedure of Providing Financial Services. consideration of consumer behavior, generally accepted standards and principles of customer service and protection, as well as the formation of social responsibility personnel of the Company.

1.2. This Procedure is an internal document of the Company that regulates the process of consideration of applications, registration, accounting, implementation of feedback, as well as the formation of reports for the purpose of accounting and analysis; process interaction between the Company and partner organizations; determines the procedure for equipping offices and sites with information on the provision of financial services and channels for feedback to clients;

1.3. A complaint is understood to be a verbal or written (or electronic) complaint, application or proposal of clients, containing information about the violation of their rights, requirements of regulatory acts, requests for the provision of financial services, including changes to the terms of the contract;

1.4. Applications are accepted in all offices, website, electronic means of communication of the Company, as well as when received through the Company's partners.

1.5. The procedure is obligatory for execution when dealing with complaints/proposals submitted by the Company's clients.

1.6. Consideration of transactions is carried out on a free basis.

1.7. *When considering customer requests, the Company is guided by the following basic principles:*

- 7 principles of client protection;
- Legality, honesty, conscientiousness, transparency, reasonableness, justice;
- Respect and protection of the rights and legitimate interests of clients, partner relations;
- Mandatory consideration of appeals and submission of results of consideration;
- Timeliness, objectivity and completeness of consideration of appeals;
- Consideration of clients' requests based on the principles of parity (equality of clients);

2. ESTABLISHMENT OF OFFICES FOR INFORMATION ON THE ORDER OF FINANCIAL SERVICES AND CHANNELS FOR FEEDBACK COMMUNICATION

2.1. Each office of the Company should be equipped with information stands, on which information in the Kyrgyz and Russian languages must be placed:

- the procedure for providing financial services by the Company;
- about the terms, procedure of lending and repayment of the loan, including risks associated with non-payment of interest payments on the loan and non-return of the principal sum;

- explanation of the order of settlement of loan payments, interest and fines;
- o effective interest rate;
- a list of necessary documents for obtaining a loan;
- the rights of the client and his obligations;
- there are books of complaints and proposals in the company; and reception of possible channels
- on the list of the main normative legal acts of the National Bank, regulating the lending process.

2.2. In all offices of the Company, information about methods and channels of feedback should be placed in a place visible to clients.

2.3. The company provides **10** feedback channels for interaction with customers:

1. **"Telefon Dovriya"** - telephone line for receiving calls **+996701511761**
2. **"WhatsApp"** - for communication using the WhatsApp application at the number **996701511761** ;
3. **"Book for complaints and proposals"** - a paper journal, available in every office of the Company, to reflect complaints and proposals;
4. Section of the site **"Leave a complaint"** at the address https://bf.kg/ru/ostavit_zhalobu - for leaving a complaint via the Internet;
5. **Online chat on the site** - to leave a complaint by sending a message;
6. **Email** kairyluu@bf.kg - for receiving applications by e-mail;
7. **Instagram** – For communication using the social network Instagram <https://www.instagram.com/bailykfinance.kg/> ;
8. **Facebook** – Messages in the social network Facebook <https://www.facebook.com/www.bf.kg> ;
9. **Telegram** bot – Official bot-autoreporter in Telegram messenger **@BailykFinance_bot** ;
10. **Call Center** - Unified Information Center (**0220**) **99 11 11** , (**0559**) **99 11 11** , (**0509**) **99 11 11** .

2.4. In order to provide an opportunity to contact customers with a complaint or proposal, in each office of the Company there should be **a book for complaints and proposals** , laced, numbered and certified with the seal of the Company or its branch and signed by the General Director or Director of Regional Development. The book of complaints and proposals must be drawn up in accordance with the model specified in **Appendix No. 1** to this Procedure and placed in a visible place for clients. The book of complaints and suggestions must be kept for at least 5 years.

2.5. The electronic version of this Procedure is available on the official website of the Company.

2.6. At the request of the client, the employee of the Company is obliged to explain to him the established procedure for consideration of applications.

3. PROCEDURE FOR RECEIPT AND REGISTRATION

3.1. The company accepts applications in the Kyrgyz and Russian languages in the following forms:

- in oral form (trusted by phone, by calling the Contact Center, by personal appointment);

- in written form (delivered on purpose, to the postal address; entry in the book for complaints and proposals);
- in electronic form (messages received by e-mail, through the application WhatsApp, Telegram, in social networks Facebook, Instagram, online chat on the official site of Bailyk Finance, directly or in the "Leave a complaint" section of the site).

3.2. Applications are accepted for consideration in accordance with **Appendix No. 3** , containing the following information:

- last name, first name, patronymic of the client;
- name and address of the office where the client was served;
- address, contact details of the client for the direction of the answer;
- Claims, requests, complaints, wishes and appeals.

3.3. All applications, submitted in the established order, are subject to mandatory consideration. Refusal to accept complaints and applications, as well as the request from the client to submit documents for access to the Book of complaints and proposals, is not allowed.

3.4. What should be considered:

- The client's written request, which does not include his personal and contact data (last name, first name, patronymic, phone number of the client), or also the postal address to which the reply should be sent (anonymous requests);
- Written communication from the client, which contains obscene or insulting expressions, threats to the life, health and property of the Company's employee, as well as members of his family;
- Repeated appeals by consumers, in which no new arguments or circumstances are given, provided that the previous appeals have been answered exhaustively and all necessary measures have been taken;
- Applications that contain questions, the consideration of which is not included in the legal competence of the Company, subject to clarification, the client should contact him about the volume, who and in what order.

3.5. All requests received by the Company, including the Head Office, the Company's office, and Partner Organizations must be registered in the electronic CRM system in accordance with the template specified in **Appendix No. 2** . Employees of the Contact Center, who receive customer appeals, when registering a complaint/suggestion, must specify the possibility to call the client after the decision of the client's complaint/suggestion. In the case of a positive response from the client, it is necessary to ask for the client's contact phone number, except for requests received via e-mail;

3.6. Регистрация образний клиентных программы Операторами Контакт-центра.

3.7. *Registration of applications received at the Company's Head Office.*

- The operator of the Contact Center receives and registers all requests received through the feedback channel, specified in clause 2.3 of this Procedure and all letters sent on purpose to the Company's postal address.
- All employees of the Head Office, who in one way or another accepted the requests from the Company's clients, are obliged to send information to the e-mail address kairyluu@bf.kg or callcenter@bf.kg for registration in the CRM system.

3.8. *Registration of applications received at the office of the Company.*

- The cashier-operator of the database (hereinafter "COBD") of each office or the person replacing him is obliged to transfer to the Contact Center information about the requests received at the office (verbally, during the client's visit and by phone to the office), for the purposes of registration in the form of an e-mail to the e-mail address kairyлуу@bf.kg or call_center@bf.kg c description of circulation according to point 3.2.
- Upon receipt of appeals by writing in the Book of Complaints and Proposals - KOBD scans the corresponding page of the Book of Complaints and Proposals and sends it to the e-mail address kairyлуу@bf.kg or call_center@bf.kg no later than the next working day from the moment of receipt of the application with additional comments about the application, if any;
- When a letter is received in a postal envelope - KOBD opens the envelope, puts the date of its receipt on the letter, scans the letter and sends it to the e-mail address kairyлуу@bf.kg or callcenter@bf.kg or later on the next working day from the moment of receipt of the letter.
- Control over the timely transfer of information from the Central Bank to the Contact Center is carried out by the Credit Manager.
- For the purpose of timely transmission of information, it is recommended to set up an automatic reminder in your e-mail.
- In case of providing incomplete information, the Operator of the Contact Center must contact the person providing the information about the application to clarify all the circumstances that are important for consideration and implementation of registration.

3.9. *Registration of applications received through Partnerov Company.*

- Upon receipt of appeals to the Insurance Company, Collection Agency or other partner organization with which the Company has contractual relations, the Partner Organization sends a text appeal to the e-mail address kairyлуу@bf.kg or call_center@bf.kg or no later than the next working day from the moment of receipt of the application with additional comments about the application if they are available . The further procedure for consideration of appeals is carried out according to Section 4 of this Procedure.
- Upon receipt of applications addressed to the Partner Organization in the office of the Company, KOBD or a person replacing it, sends the application to the e-mail address kairyлуу@bf.kg or call_center@bf.kg or no later than the next working day from the moment of receipt of the application with additional comments about the application if they are available . The operator of the Contact Center receives and registers the appeal and forwards it to the Partner Organization to the contacts specified in the Cooperation Agreements.

4. ORDERLY PROCEDURE OF RASSMOTRENIA

4.1. The Employee Contact Center registers the client's appeal according to the format in Appendix No. 2, and also assigns the category of the appeal/complaint in the CRM in the following ways:

- complaints about rudeness, illegal actions and/or inactivity of employees of the Company's offices;
- a request to change the terms of the credit agreement (postponement, extension, restructuring, cancellation, etc.);
- Complaints about errors in documents (incorrect calculations in credit agreements, payment schedules, CIB, etc.);
- complaints about queues in offices;
- complaints about inconvenient location in the office;
- Complaints about unsatisfactory work at the cash register;

- complaints about the complex process of issuing a loan (package of documents, duration of loan issuance);
- complaints about incorrect information about credit products and services of the Company;
- complaints about delay or refusal to issue collateral documents;
- complaints about work, actions of collectors;
- complaints about work, actions of the insurance company;
- applications for work, actions of partner organizations with which the Company has contractual relations
- complaints received by the Company in the order of arbitration (disputes, settlement of disputes, etc.);
- complaints about violation of the terms of the contract with the client;
- complaints about discrimination against the client (gender, age, nationality, etc.);
- Company job offers;
- recognition, gratitude;
- other complaints;

4.2. After registration of the request, the Operator of the Contact Center directs his officials and/or structural divisions of the Company, to whose competence the client's question belongs (hereinafter "Competent Subdivision"), in particular:

Competent subdivision	Type of complaint/appeal from the client
District Director , Operations Director	request to change the terms of the credit agreement (postponement, extension, restructuring, cancellation, etc.);
	complaints about queues in offices;
	Complaints about the inconvenient location of the office;
	Complaints about unsatisfactory work at the cash register;
	complaints about the complex process of issuing a loan (a package of documents, the duration of a loan);
	complaints about incorrect information about credit products and services of the Company;
	complaints about discrimination against the client (gender, age, nationality, etc.);
	Company offers for work;
Appeals received by the Company in the course of pre-judicial dispute settlement measures (claims, proposals for pre-judicial dispute settlement, letters testifying to the client's intention to appeal to judicial authorities);	

	other complaints.
Head of the Legal Department , Operations Director, District Director:	complaints about violation of the terms of the contract with the client (incorrect calculations or information in the credit contract, repayment schedule, CIB);
	appeals containing a complaint about the actions of employees of the collection organization engaged by the Company to work with overdue debt.
	complaints about delay or refusal to issue mortgage documents;
	containing disputes about the rights of the Client (letters disputing the legality of the Company's actions, disputing the validity of contracts, decisions, etc.);
	complaints received by the Company in the order of pre-judicial measures (disputes, settlement of disputes, etc.);
	which are court documents (claims and other applications submitted to courts and other law enforcement agencies against the Company, subpoenas and/or notices in court, determinations and/or decisions in court, writs of execution, resolutions of the PSSI, other letters, etc.).
	Complaints about rudeness, illegal actions and/or inaction of employees of the Company.
Director of Personnel Management , Operations Director, District Director	recognition, gratitude employee Company;
	Complaints about rudeness, illegal actions and/or inaction of employees of the Company's offices
Collector/Insurance Company Partnerskie Organizations , District Director, Operations Director.	complaints about work, actions insurance company;
	appeals containing a complaint about the actions of employees of the collection organization engaged by the Company to work with overdue debt.

4.3. Addressing the appeal to the Competent Subdivision, the Contact Center Operator warns about the maximum 30-day period, during which the appeal is subject to consideration, except for the complaint, documents of judicial and other law enforcement agencies, requests of the NBKR, the execution period may differ.

4.4. *Competent Subdivision shall:*

- to determine the specific executor, responsible for consideration of the application in the main question;
- if it is necessary to conduct an official investigation, send the Complaint to the Security Service for an official investigation;
- if necessary, request from other departments the information necessary for consideration of the application;
- if necessary, contact the client to clarify his complaint or request;

- to initiate an application to the Credit Committee, if the client's appeal concerns issues related to the competence of the Credit Committee;
- if necessary, to initiate official investigations on the facts disclosed in the appeal;
- prepare a draft response on behalf of the Company to the appeal, organize its approval and signature.

4.5. The answer must contain a clear justification for satisfaction (full or partial) or refusal to satisfy the appeal, or an explanation of the client's rights and obligations. The answer should contain information about the responsible executive and his contact details. If necessary, copies of documents are attached to the answer.

4.6. The Company's client's response to the results of the transaction is given in the language of the transaction: the state or official language of the Kyrgyz Republic.

4.7. In the case of reasonableness and legality of the client's appeal, the Company takes measures to eliminate violations, restore the rights and legitimate interests of the client, or take appropriate measures.

4.8. In the event that the application contains questions, consideration of which is not included in the legal competence of the Company, the client is given a written explanation about this, who and in what order it should be addressed.

4.9. The Competent Division is responsible for meeting the deadline for consideration of the client's appeal.

4.10. Except for the cases when the draft answer is prepared by the Legal Department, the draft answer is subject to approval by the Legal Department, which verifies the legality of the answer and ensures compliance with the corporate style of the Company's business practices.

4.11. Contact center operator is obliged to:

Ensure that the client's response is sent to the address indicated in the application (if the application is collective, the answer is sent to the address indicated in the application first, if not otherwise specified in the application) or the answer is sent to the Credit Manager's office from which it was received appeal;

- Fill in the section "Result of the decision of the appeal" in the appeal card in the CRM-system about the measures taken according to the appeal results;

- Submit the application, reply and applications to me in a separate folder and ensure their storage for at least 3 years.

4.12. Based on the results of consideration of the client's written application, the Credit Manager or his substitute must record one of the following marks in the Complaints and Proposals Book:

- the request is taken to the attention of the Company (for cases when the request does not imply a prepared answer);

- application considered;

- the appeal is not considered (indicate the reason why the appeal was left without consideration).

5. PORYADOK RASSMOTRENIYA USTNYH OBRASCHENI

5.1. All employees of the Company, who have received verbal requests from clients, received via telephone or in person, are obliged to provide advice on feedback channels for submitting requests, to provide assistance to clients in writing a written request.

5.2. In case of completion of the conversation by writing a written request to the client, the employee of the Company must transfer the information to the Contact Center for registration at the e-mail address kairyлуу@bf.kg or callcenter@bf.kg in accordance with Section 4 of this Procedure.

5.3. In the event of a verbal appeal, the Company employee, with the consent of the client, may produce an audio recording of the conversation for use in further consideration of the appeal. In order to provide quality feedback, it is necessary to transfer all received requests in verbal form to the Contact Center according to clause 3.8. This procedure.

5.4. If the oral application does not require additional verification and does not contain information about the facts of the violation, then the answer to the application can be done in an oral form (by phone or in person).

5.5. The Director of Operations, the Director of Regional Development conduct a personal reception of visitors according to the following schedule at the Company's Head Office:

- Operations Director - every Tuesday from 11:00 to 12:00;
- Director of Regional Development - daily from 10:00 to 11:00.

5.6. At the end of the personal reception, a protocol or written application is drawn up, and with the client's consent, audio and video recordings can be made. In cases of drafting a written appeal, the order of review shall be carried out in accordance with Section 4 of this Procedure.

6. CONTROL AND RESPONSIBILITY

6.1. Control of the timeliness of consideration of appeals and preparation of answers is carried out by the Head of the Contact Center.

6.2. In cases of violation of the terms of consideration without valid reasons or non-presentation of answers to requests, the Head of the Contact Center informs the General Director and the Operations Director about such facts.

6.3. Verification of the correctness of the compilation and maintenance of the book for complaints and proposals, as well as compliance with the requirements of the present procedure by employees of the Company is carried out by the internal audit service during audits.

6.4. Disciplinary measures may be applied to employees who are guilty of violating the procedure for consideration of appeals, established by this Procedure, provided by the legislation of the Kyrgyz Republic, the Code of Corporate Ethics, the Personnel Policy and other internal regulations of the Company.

6.5. All information received by the Company's employees during the consideration of customer requests is considered confidential and is not subject to disclosure, except for cases when such disclosure is permitted in accordance with the legislation of the Kyrgyz Republic.

7. ANALYTICS AND REPORTING

7.1. The head of the Contact Center can provide consolidated statistical data on customer appeals and review results at the request of other departments.

7.2. The head of the Contact Center on a semi-annual basis must prepare and submit to the authorized structural division of the National Bank of the Kyrgyz Republic a report on written consumer complaints. The report must be prepared in accordance with the form established by the regulations of the National Bank of the Kyrgyz Republic, signed by the General Director of the Company and submitted by the twentieth day of the month following the reporting date.

8. FINAL PROVISIONS

8.1. If necessary, this Procedure may be amended and supplemented by order of the Director General.

9. PRILOGENY:

9.1. Book of complaints and proposals;

9.2. Journal registration of complaints, proposals and requests;

9.3. The form for the reception of the client's request.