

Rules for processing of customer's appeals highlights

- Rules for processing of customer's appeals (RPCA) are developed in accordance with the legislation of the Republic of Azerbaijan and Operational Policy of the Bank and approved by Supervisory Board of the Bank
- **The main purpose of RPCA** is the elimination of violations that became the reason for such appeals and their consequences. Elimination of such violations and their consequences is carried out by making appropriate decisions, justified as a result of detailed and comprehensive processing of applications by the Bank and based on the local legislation.
- **Definitions.**
 - **"Appeal"** includes:
 - **offer** — an appeal considering an improvement of bank activity, improvement of the quality of banking services and solution of other issues;
 - **application** — a written appeal on violation of rights and legal interests in the course of professional activity of the Bank determined by regulatory legal acts and concluded contracts, and not reflecting the requirement to restore the violated rights and legitimate interests;
 - **request** — an appeal without any characteristics of application and appeal, written for the purpose of obtaining information the customer is interested in;
 - **complaint** — a written appeal on violation of rights and legal interests in the course of professional activity of the Bank determined by regulatory legal acts and concluded contracts, reflecting the requirement to restore the violated rights and legitimate interests.
 - **Appealing persons** – individual or legal entity who has used, is using or intends to use the Bank services.
 - **Coordinator** – an employee of Retail Banking Department who is responsible for the processing of appeals and rapid information exchange with other relevant departments.
- **Processing appeals** in the Bank is carried out in the following way:
 - Receiving and registration of appeals (appeal, application, request or offer);
 - Investigation appeals and coordination of processing of appeals;
 - Decision-making on appeals and response to them;
 - Report system on appeals, allocation of competencies and duties;
 - Using trusted and additional sources of information to response to appeals or execution of requests;
 - Disclosing summary information on appeals processing to applicants;
 - Indemnification of damages to applicant.
- **Bank arranges a number of application forms** regarding organization of works with appeals:
 - in the form of information, advertisement or quick reference cards: via e-mail, contact number of Call Center, commonly used information systems (social network addresses and etc.)
 - in the form of online application by entering the Bank's web-site: <https://www.accessbank.az/>
 - by calling the Call Center
 - in the form of verbal appeal by coming to the Bank
 - in the form of written application
 - through "Complaints and suggestions book" in the branch offices of the Bank
- **All information received by the Bank's employees** in the process of considering customer appeals, as well as inquiries of state bodies, local governments and other bodies, is proprietary and is considered confidential.