Semi-annual Report on Consumer Appeals

(01.01.2019 -30.06.2019)

Overview of Appeals

2019							
	January	February	March	April	May	June	Total
Complaints	73	113	90	127	103	75	581
Requests	6	15	13	28	9	9	80
Suggestions	0	2	0	1	3	0	6
Official requests	8	2	5	18	9	6	48
Total of month	87	132	108	174	124	90	715
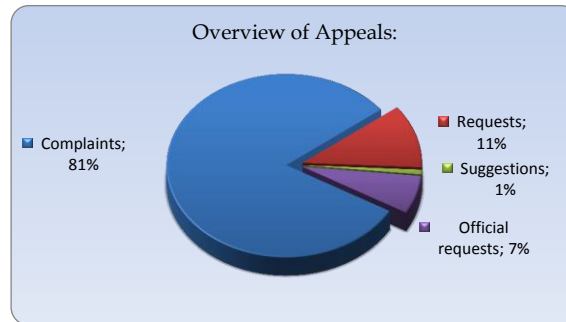
Reaching Tools

2019							
	January	February	March	April	May	June	Total
Call Center	43	50	52	81	70	56	352
e-mail	16	48	31	33	33	17	178
via Branch	9	23	7	14	5	6	64
Web	0	0	0	4	1	3	8
Post	8	2	14	22	12	7	65
Appeal per se	3	1	0	1	0	0	5
Direct phone calls	8	8	3	17	0	0	36
Facebook	0	0	1	2	3	1	7
Total of month	87	132	108	174	124	90	715
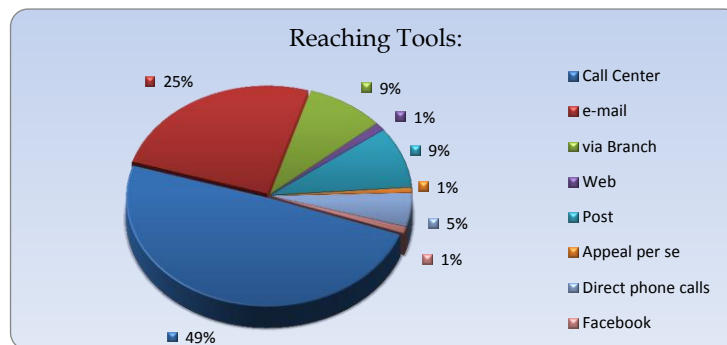
Applicant Profile

2019							
	January	February	March	April	May	June	Total
Natural Person	77	124	103	160	116	84	664
Legal Person	10	8	5	14	8	6	51
Total of month	87	132	108	174	124	90	715
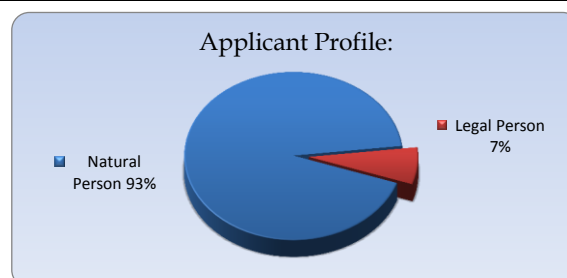
Sex

2019							
	January	February	March	April	May	June	Total
Male	50	86	78	115	74	55	458
Female	27	38	25	45	42	29	206
Total of month	77	124	103	160	116	84	664

Sex:

- Female 31%
- Male 69%
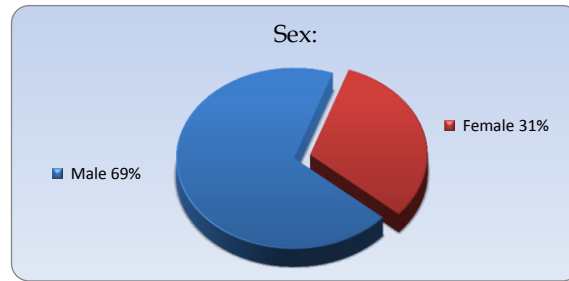
Goods & Services

2019							
	January	February	March	April	May	June	Total
Credit cards	51	81	62	103	84	65	446
Bank account	7	10	8	10	14	9	58
Consumer credit	9	9	17	32	11	6	84
Online banking	1	5	1	8	1	1	17
Exchange	1	1	0	0	0	0	2
Debit cards	13	20	7	15	11	8	74
Corporate Credit	0	0	0	0	1	0	1
Urgent money transfers	0	1	0	1	0	0	2
Bank deposits	1	1	1	1	0	0	4
Others	0	4	10	4	2	1	21
Car Loan	1	0	1	0	0	0	2
Mortgage loan	3	0	1	0	0	0	4
Total of month	87	132	108	174	124	90	715

Goods & Services:

- 8%
- 12%
- 2%
- 0%
- 10%
- 63%
- 0%
- 0%
- 1%
- 3%
- 0%
- 1%

- Credit cards
- Bank account
- Consumer credit
- Online banking
- Exchange
- Debit cards
- Corporate Credit
- Urgent money transfers
- Bank deposits
- Others
- Car Loan
- Mortgage loan
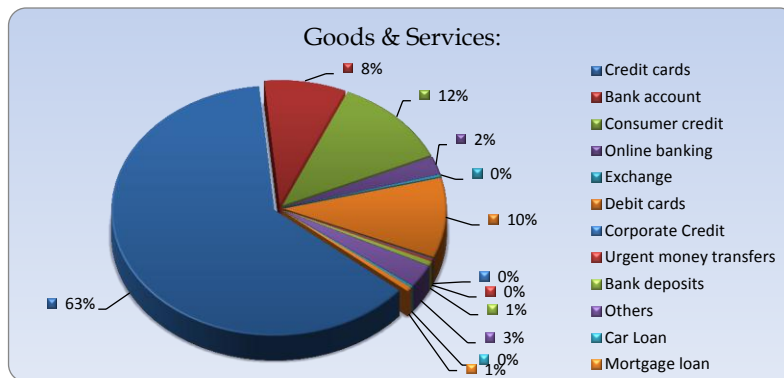
Results

2019							
	January	February	March	April	May	June	Total
Informing	58	89	81	134	96	46	504
Granted (with indemnity)	7	15	12	11	5	10	60
Granted (without indemnity)	22	28	15	29	23	9	126
Total of month	87	132	108	174	124	65	690

Results:

- Informing 73%
- Granted (without indemnity) 18%
- Granted (with indemnity) 10%