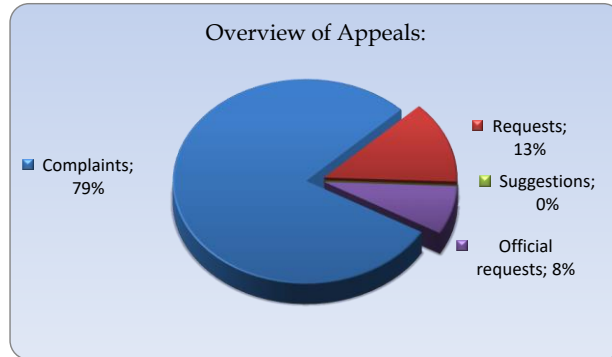


Semi-annual Report on Consumer Appeals

(01.07.2024 -31.12.2024)

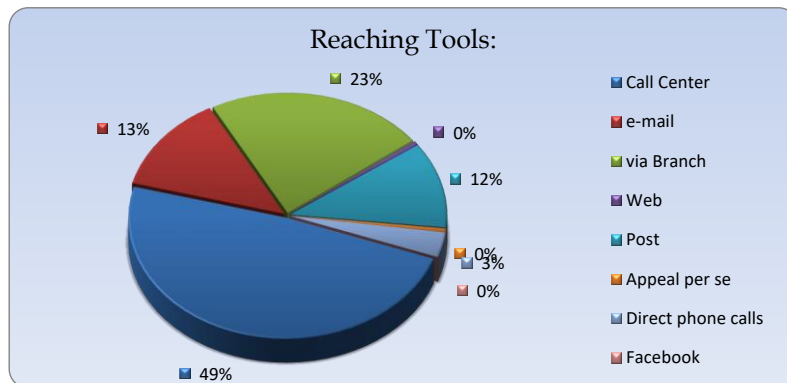
Overview of Appeals

2024							
	July	August	September	October	November	December	Total
Complaints	33	26	27	27	28	24	165
Requests	6	4	5	8	2	2	27
Suggestions	0	0	0	0	0	0	0
Official requests	1	4	2	3	4	2	16
Total of month	<u>40</u>	<u>34</u>	<u>34</u>	<u>38</u>	<u>34</u>	<u>28</u>	<u>208</u>



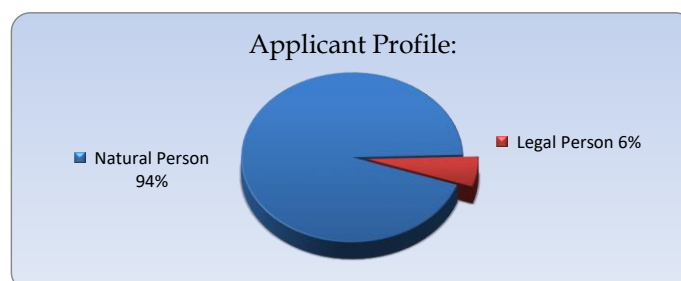
Reaching Tools

2024							
	July	August	September	October	November	December	Total
Call Center	18	18	15	16	16	18	101
e-mail	5	1	6	6	7	2	27
via Branch	10	10	7	10	6	4	47
Web	0	0	0	1	0	0	1
Post	5	5	4	3	4	3	24
Appeal per se	0	0	0	0	1	0	1
Direct phone calls	2	0	2	2	0	1	7
Facebook	0	0	0	0	0	0	0
Total of month	<u>40</u>	<u>34</u>	<u>34</u>	<u>38</u>	<u>34</u>	<u>28</u>	<u>208</u>



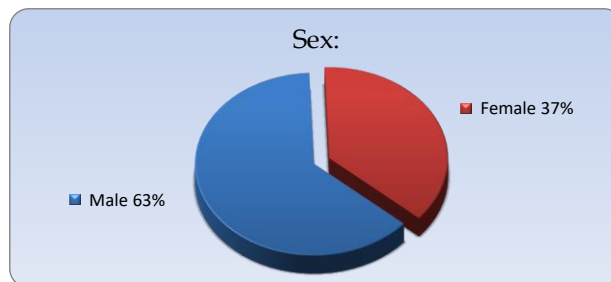
Applicant Profile

2024							
	July	August	September	October	November	December	Total
Natural Person	37	32	28	38	33	28	196
Legal Person	3	2	6	0	1	0	12
Total of month	<u>40</u>	<u>34</u>	<u>34</u>	<u>38</u>	<u>34</u>	<u>28</u>	<u>208</u>



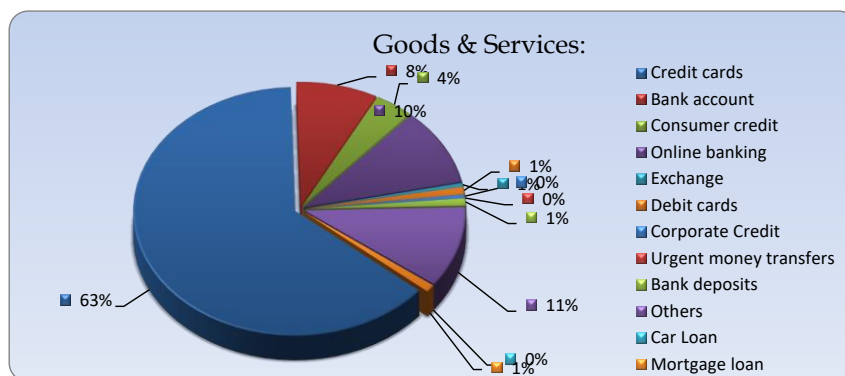
Sex

2024							
	July	August	September	October	November	December	Total
Male	22	19	26	20	25	19	131
Female	18	15	8	18	9	9	77
Total of month	<u>40</u>	<u>34</u>	<u>34</u>	<u>38</u>	<u>34</u>	<u>28</u>	<u>208</u>



Goods & Services

2024							
	July	August	September	October	November	December	Total
Credit cards	22	25	16	29	23	17	132
Bank account	7	2	2	2	0	4	17
Consumer credit	0	0	4	0	4	0	8
Online banking	4	4	5	1	3	4	21
Exchange	0	0	0	1	0	0	1
Debit cards	0	0	1	1	0	0	2
Corporate Credit	0	1	0	0	0	0	1
Urgent money transfers	0	0	0	0	0	0	0
Bank deposits	2	0	0	0	0	0	2
Others	4	2	5	4	4	3	22
Car Loan	0	0	0	0	0	0	0
Mortgage loan	1	0	1	0	0	0	2
Total of month	<u>40</u>	<u>34</u>	<u>34</u>	<u>38</u>	<u>34</u>	<u>28</u>	<u>208</u>



Results

2024							
	July	August	September	October	November	December	Total
Granted	35	33	28	31	29	18	174
Granted (with indemnity)	5	1	1	1	2	5	15
Rejected	0	0	0	0	0	0	0
In progress	0	0	5	6	3	5	<u>19</u>