Semi-annual Report on Consumer Appeals

(01.01.2018 -30.06.2018)
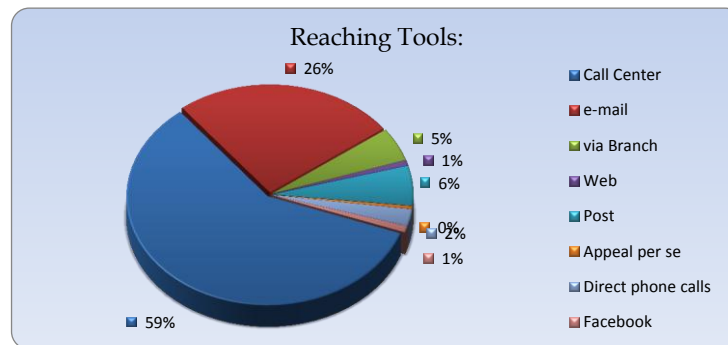
Overview of Appeals

2018							
	January	February	March	April	May	June	Total
Complaints	99	109	75	98	97	99	577
Requests	4	5	6	7	5	7	34
Suggestions	2	1	5	6	5	5	24
Official requests	2	0	0	0	3	0	5
Total of month	107	115	86	111	110	111	640

Overview of Appeals:
- Complaints; 90%
- Requests; 5%
- Suggestions; 4%
- Official requests; 1%
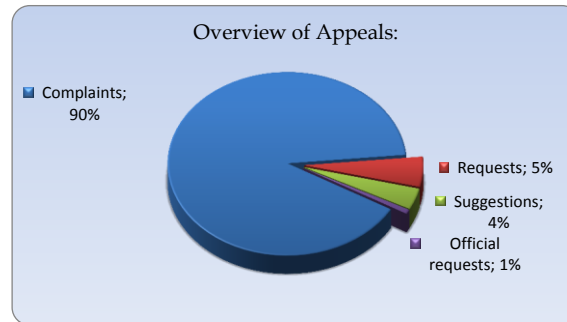
Reaching Tools

2018							
	January	February	March	April	May	June	Total
Call Center	66	68	46	54	67	75	376
e-mail	26	33	25	37	26	17	164
via Branch	1	5	3	7	7	9	32
Web	4	1	0	0	0	0	5
Post	6	3	8	7	7	7	38
Appeal per se	0	2	0	0	1	0	3
Direct phone calls	1	2	3	5	2	3	16
Facebook	3	1	1	1	0	0	6
Total of month	107	115	86	111	110	111	640

Reaching Tools:
- Call Center 59%
- e-mail 26%
- via Branch 5%
- Web 1%
- Post 6%
- Appeal per se 0%
- Direct phone calls 2%
- Facebook 1%

Applicant Profile

2018							
	January	February	March	April	May	June	Total
Natural Person	98	99	75	104	100	104	580
Legal Person	9	16	11	7	10	7	60
Total of month	107	115	86	111	110	111	640

Applicant Profile:
- Natural Person 91%
- Legal Person 9%

Sex
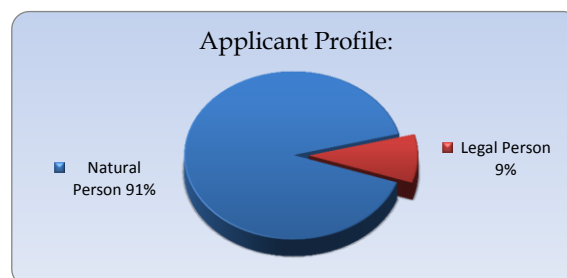
2018							
	January	February	March	April	May	June	Total
Male	76	78	61	78	66	82	441
Female	22	21	14	26	34	22	139
Total of month	98	99	75	104	100	104	580

Sex:

Male 76% Female 24%
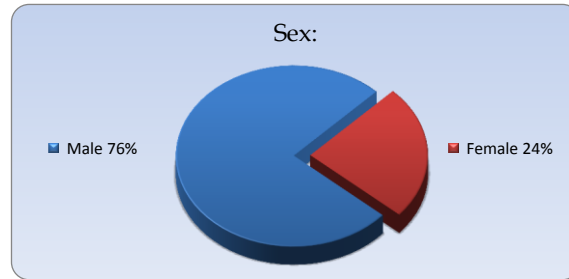
Goods & Services

2018							
	January	February	March	April	May	June	Total
Credit cards	64	62	42	63	62	70	363
Bank account	8	15	10	12	12	3	60
Consumer credit	5	4	4	11	9	3	36
Online banking	2	2	3	0	5	1	13
Exchange	0	1	0	0	0	0	1
Debit cards	24	27	23	18	18	28	138
Corporate Credit	0	0	0	0	0	0	0
Urgent money transfers	2	1	1	0	0	2	6
Bank deposits	1	1	0	0	2	1	5
Others	1	2	2	5	0	1	11
Car Loan	0	0	1	1	1	2	5
Mortgage loan	0	0	0	1	1	0	2
Total of month	107	115	86	111	110	111	640

Goods & Services:

9% 6% 2% 0% 21% 0% 1% 1% 2% 1% 0% 57%

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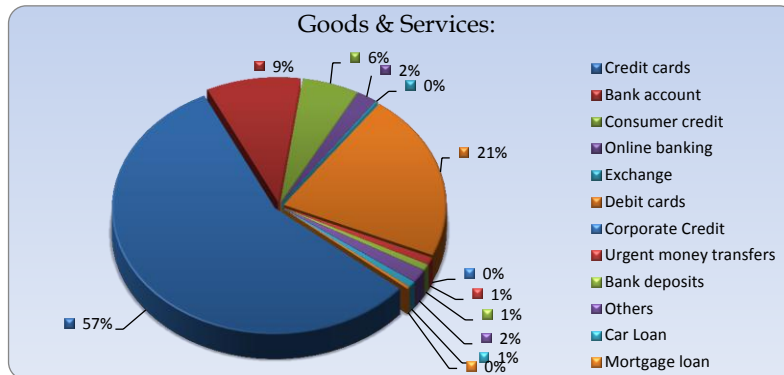
Results

2018							
	January	February	March	April	May	June	Total
Informing	85	66	47	71	86	79	434
Granted (with indemnity)	5	28	15	8	10	12	78
Granted (without indemnity)	17	21	24	32	14	20	128
Total of month	107	115	86	111	110	111	640

Results:

Informing 68%

Granted (without indemnity) 20%

Granted (with indemnity) 10%