Semi-annual Report on Consumer Appeals

(01.01.2021 -30.06.2021)
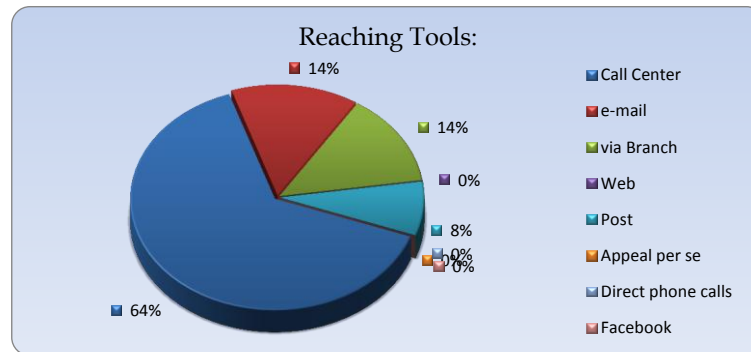
Overview of Appeals

2021							
	January	February	March	April	May	June	Total
Complaints	68	74	74	53	33	38	340
Requests	7	17	6	7	5	2	44
Suggestions	0	0	2	0	0	0	2
Official requests	3	3	3	2	7	2	20
Total of month	78	94	85	62	45	42	406

Overview of Appeals:
- Complaints; 84%
- Requests; 11%
- Suggestions; 0%
- Official requests; 5%
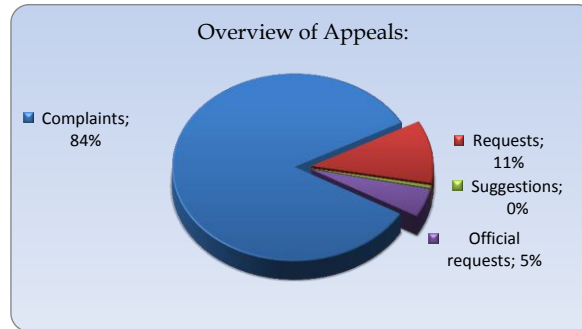
Reaching Tools

2021							
	January	February	March	April	May	June	Total
Call Center	51	65	57	33	26	29	261
e-mail	12	15	10	14	4	3	58
via Branch	9	10	13	10	6	7	55
Web	0	0	0	0	0	0	0
Post	6	4	5	5	9	3	32
Appeal per se	0	0	0	0	0	0	0
Direct phone calls	0	0	0	0	0	0	0
Facebook	0	0	0	0	0	0	0
Total of month	78	94	85	62	45	42	406

Reaching Tools:
- 14%
- 14%
- 0%
- 8%
- 0%
- 0%
- 0%
- 64%

Legend: Call Center, e-mail, via Branch, Web, Post, Appeal per se, Direct phone calls, Facebook

Applicant Profile

2021							
	January	February	March	April	May	June	Total
Natural Person	75	92	83	62	40	39	391
Legal Person	3	2	2	0	5	3	15
Total of month	78	94	85	62	45	42	406

Applicant Profile:
- Natural Person 96%
- Legal Person 4%
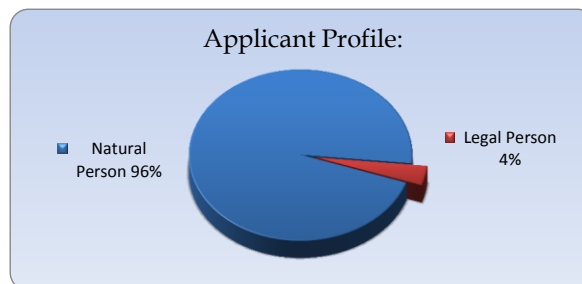
Sex

2021							
	January	February	March	April	May	June	Total
Male	55	63	53	41	28	35	275
Female	23	31	32	21	17	7	131
Total of month	78	94	85	62	45	42	406

Sex:
Female 32%
Male 68%
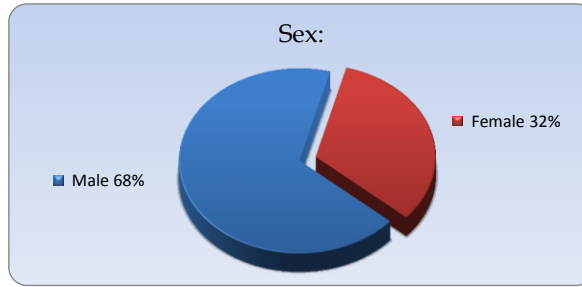
Goods & Services

2021							
	January	February	March	April	May	June	Total
Credit cards	59	69	71	47	31	36	313
Bank account	3	5	0	1	2	2	13
Consumer credit	7	12	5	5	4	1	34
Online banking	1	0	1	0	0	0	2
Exchange	0	0	0	0	0	0	0
Debit cards	4	4	5	2	2	2	19
Corporate Credit	0	0	0	0	0	0	0
Urgent money transfers	0	1	0	1	0	0	2
Bank deposits	0	1	1	0	0	0	2
Others	1	2	1	2	5	1	12
Car Loan	0	0	0	0	0	0	0
Mortgage loan	3	0	1	4	1	0	9
Total of month	78	94	85	62	45	42	406

Goods & Services:
- Credit cards 77%
- Bank account 3%
- Consumer credit 8%
- Online banking 1%
- Exchange 0%
- Debit cards 5%
- Corporate Credit 0%
- Urgent money transfers 1%
- Bank deposits 0%
- Others 3%
- Car Loan 0%
- Mortgage loan 2%
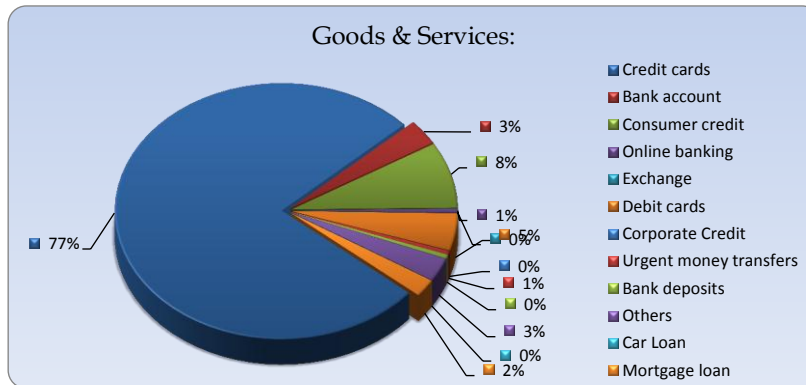
Results

2021							
	January	February	March	April	May	June	Total
Informing	33	64	40	43	33	26	239
Granted (with indemnity)	6	6	8	4	2	7	33
Granted (without indemnity)	13	10	9	9	7	1	49
Total of month	52	80	57	56	42	34	321

Results:
- Informing 75%
- Granted (with indemnity) 10%
- Granted (without indemnity) 15%