Semi-annual Report on Consumer Appeals
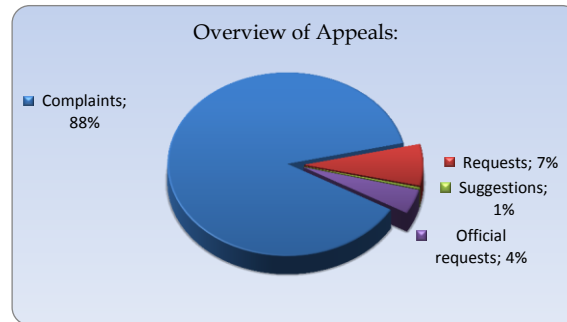
(01.07.2021 -31.12.2021)
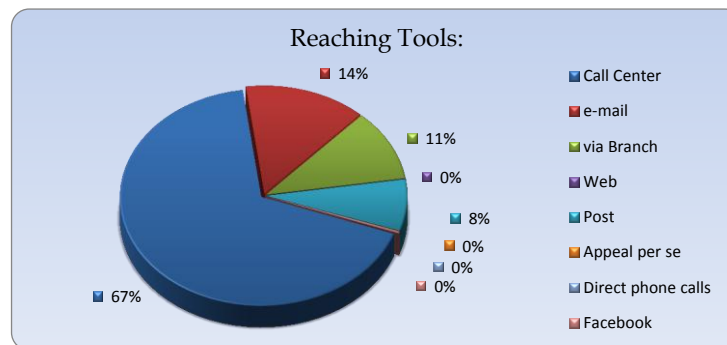
Overview of Appeals

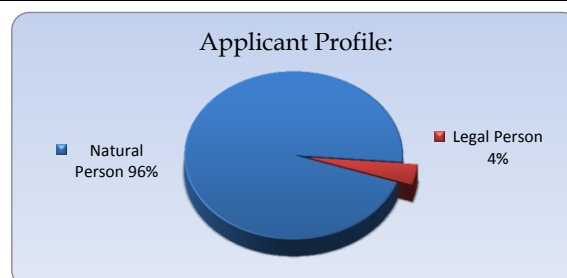| 2021							
	Jule	August	September	October	November	December	Total
Complaints	49	42	55	38	32	48	264
Requests	3	2	1	4	8	4	22
Suggestions	0	0	0	1	0	0	1
Official requests	3	2	1	1	1	5	13
Total of month	55	46	57	44	41	57	300

Overview of Appeals:

- Complaints; 88%
- Requests; 7%
- Suggestions; 1%
- Official requests; 4%

Reaching Tools

2021							
	Jule	August	September	October	November	December	Total
Call Center	32	32	40	35	25	38	202
e-mail	15	4	10	4	3	6	42
via Branch	3	8	4	4	7	6	32
Web	0	0	0	0	0	0	0
Post	5	2	2	1	6	7	23
Appeal per se	0	0	0	0	0	0	0
Direct phone calls	0	0	0	0	0	0	0
Facebook	0	0	1	0	0	0	1
Total of month	55	46	57	44	41	57	300

Reaching Tools:

- Call Center — 67%
- e-mail — 14%
- via Branch — 11%
- Web — 0%
- Post — 8%
- Appeal per se — 0%
- Direct phone calls — 0%
- Facebook — 0%

Applicant Profile

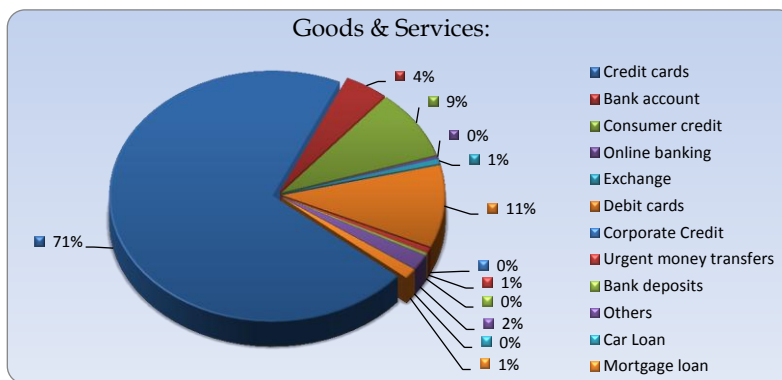| 2021							
	Jule	August	September	October	November	December	Total
Natural Person	53	45	54	43	36	57	288
Legal Person	2	1	3	1	5	0	12
Total of month	55	46	57	44	41	57	300

Applicant Profile:

- Natural Person 96%
- Legal Person 4%

Sex

2021							
	Jule	August	September	October	November	December	Total
Male	41	35	34	30	31	41	212
Female	14	11	23	14	10	16	88
Total of month	55	46	57	44	41	57	300

Sex:
- Male 71%
- Female 29%

Goods & Services

2021							
	Jule	August	September	October	November	December	Total
Credit cards	40	33	37	31	25	46	212
Bank account	3	1	4	1	3	1	13
Consumer credit	5	5	5	4	3	5	27
Online banking	0	0	1	0	0	0	1
Exchange	1	0	0	0	0	1	2
Debit cards	3	6	7	6	7	3	32
Corporate Credit	0	0	0	0	0	0	0
Urgent money transfers	0	0	1	0	1	0	2
Bank deposits	0	1	0	0	0	0	1
Others	1	0	2	2	1	0	6
Car Loan	0	0	0	0	0	0	0
Mortgage loan	2	0	0	0	1	1	4
Total of month	55	46	57	44	41	57	300

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

Results

2021							
	Jule	August	September	October	November	December	Total
Informing	43	32	45	31	30	33	214
Granted (with indemnity)	5	8	7	5	4	7	36
Granted (without indemnity)	7	6	1	8	7	6	35
Total of month	55	46	53	44	41	46	285

Results:
- Informing 75%
- Granted (with indemnity) 13%
- Granted (without indemnity) 12%