

GUIDELINES	PRIMARY NORMATIVE ACT	BANK SECRET
GUIDELINES ON THE MANAGEMENT OF COMPLAINTS, PETITIONS AND APPEALS WITHIN JSCB “EXIMBANK”		

Effective from	Competent Corporate Body for approval	Date of approval	Version
27.03.2025	Board of Directors	20.03.2025	V.2.1

ACT OWNER
Compliance & AML Department

RECIPIENTS
All subdivisions

SUBDIVISIONS INVOLVED IN ELABORATION PROCESS
Network Management Department Legal Department ICT Department Logistic Department HR & Organization Department

REVOKED ACT
<i>Guidelines of the management of complaints and petitions to supervisory authorities and appeals to alternative dispute resolution bodies (V 2.0)</i> , approved by the Bank Board of Directors on 28/06/2024

ASSOCIATED DOCUMENTS
- Administrative Code of Republic of Moldova no.116/2018; - Law no 202 of 06/10/2017 on the activity of banks; - NBM Regulation no. 322 of 20/12/2018 on banking activity management framework; - Law no.105 of 13/03/2003 on consumer protection; - Law no. 202 of 12/07/2013 on consumer credit agreements; - Law no. 114/2012 on payment services and electronic money; - NBM Regulation no. 101 of 19/05/2022 on responsible lending to consumers by banks; - Group Guidelines for the management of complaints and petitions to supervisory authorities and appeals to alternative dispute resolution bodies; - Consumer Protection Policy of EXIMBANK; - Code of Ethics of JSCB “Eximbank”; - Instruction on compliance clearing of the information provided to consumers at the pre-contractual phase; - Procedure regarding the line control within the branches of JSCB” EXIMBANK; - Instruction regarding the interaction with authorities and management of non-compliance events within JSCB “EXIMBANK”; - Procedures regarding correspondence management within JSCB "EXIMBANK"

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1. INTRODUCTION

The JSCB “EXIMBANK” (hereinafter “the Bank”) puts its customers first and engages in constant dialogue with them in order to maintain the relationship at excellent levels. Therefore, complaints and other claims made by customers to show their lack of satisfaction are taken very seriously, and if they are promptly assessed and managed:

- the reasons behind the dissatisfaction may be addressed and the relationship saved;
- they can represent a useful indicator of service levels to give ideas on how to improve the products offered and the commercial processes and perfect the characteristics of specific products/services;
- they can help assess and manage operational and reputation risks, and more especially, compliance and conduct risks.

These Guidelines defines, at Bank level, the applicable model to assess and manage complaints, appeals and petitions to the Authorities, setting out the guiding principles, roles and responsibilities of the Bank structures involved in performing the related activities and the applicable macro-processes.

The management of complaints described in the present Guidelines also contributes towards consolidating the dialogue between the Bank and the Supervisory Authorities through a transparent and productive examination of the factual circumstances reported by the customer and their assessment in light of applicable regulations.

2. SCOPE

These Guidelines covers cases concerning all products and services supplied by the Bank to its customers.

This document does not cover the followings:

- customers exercising their right to access personal data, managed by a specific function (DPO) pursuant to related legal provisions and regulations;
- civil, criminal, administrative, labour, credit collection or tax disputes which are managed by the applicable legal functions (Legal Department, Credit Management Department);
- requests to disallowance an unauthorized payment transaction, managed by a specific function (Back Office & Payments Department) and subject to specific internal regulations.

3. GENERAL PROVISIONS

3.1 *Organizational aspects*

The Bank manages customer claims, according to principles of transparency and fairness and aims to essentially settle disputes in compliance with applicable legislation.

Claims management first assumes that the factual circumstances reported by the customer and the behavior of the staff who gave assistance are checked; the resulting assessments and decisions are based on internal and external regulations and on applicable contractual provisions and the guidelines set out in the Bank Code of Ethics. The management of objections also helps consolidate the dialogue between the Bank and the Supervisory Authorities through an examination of the factual circumstances reported by the customer and their assessment in light of applicable regulations.

The following standards apply to the activities described in these Guidelines:

- **Customer relations:**
 - the procedures for making a complaint, related rights and maximum times for a reply are defined and explained to customers using readily accessible procedures, also informing customers that they may contact alternative dispute resolution bodies;
 - the submission of complaints and the subsequent interaction between the customer and the Bank is not subject to costs or charges.
- **Organizational setup:**
 - complaints are managed by a dedicated Function (“Network Management Department”), which is separate from Bank commercial and marketing functions;
 - the Compliance Function (assigned to Compliance & AML Department) with the support of legal function is in charge of managing objections submitted by customers to the Authorities;

- if a customer makes a complaint to a company unit other than the Network Management Department, it must be promptly forwarded to the Network Management Department and must not be dealt with in a way that is not consistent with the standards set out and the processes described in these Guidelines;
- the Network Management Department must be staffed with people who have adequate expertise, in qualitative and quantitative terms; the people who work in the Network Management Department must be guaranteed adequate training on their duties, which also includes:
 - i. mechanisms that encourage actual utilization, and
 - ii. an incentive system that, within the scope of the Bank's variable remuneration systems, takes account of the contribution made to improving customer relations;
- any necessary authority given to specific people to manage the complaints must allow for adequate supervision of activities by the head of the Network Management Department and the Compliance & AML Department;
- the Network Management Department and the Compliance & AML Department defines specific information flows with other structures of the Bank to allow for the effective use of information that may be obtained from complaints. The purpose is to understand areas of customer dissatisfaction and evaluate any revision of commercial products offered or service models used. In this regard, close examination of complaints is a fundamental part of the monitoring activities envisaged in Product Governance processes, formalized in the Bank's "Rules for the approval of new products, services and activities aimed at specific target customers".
- **Processes and procedures:**
 - the complaint must be adequately dealt with to take account of the various reasons behind the customer dissatisfaction; information must be provided in a language that is as simple, clear and understandable as possible, and sent promptly, and in any case within the terms established by law. Additionally, on registration, a notice should be sent to the customer to the effect that the complaint is being "handled", using traceable methods (including emails). If further investigation is necessary to reply to the complaint which is not legally compliant, the party filing the complaint must be promptly informed of this situation in a specific notice;
 - any consolidated guidelines of alternative dispute settlement bodies are considered when assessing complaints relating to those situations and where necessary, for review of the products on sale and the strengthening of relative processes.
- **Controls:**
 - the Network Management Department carrying out first level controls and checks complaints management procedures at regular intervals";
 - the Compliance & AML Department:
 - carries out second level controls to ensure that internal procedures can guarantee the correct management of complaints, also through an adequate first level control system;
 - also continuously examines claims from customers in order to analyze the causes and identify any shortcomings in Bank processes or commercial behavior that require corrective action to ensure compliance risks are monitored; this analysis takes account of recurring aspects in customer disputes regarding products and services, with respect to which Compliance Function receives information flows from the Network Management Department;
 - the Internal Audit Department carries out its activities, considering the risks that may be posed by an inadequate complaints management process and/or an incorrect implementation by Bank structures in charge.

3.2 Complaints classification

The complaints can be classified based on the different criteria, as follows:

Depending on **the receiver of the complaint**, complaints can be received:

- by UT, in written form or by official email of the unit / employees of the respective unit;
- by the Bank's Head Office, in written form or by official contact email;
- by a representative (a person acting as a trusted intermediary between EXIMBANK and the client);
- through the section intended for submitting complaints developed on the Bank's website (the section contains explanatory information to clients about complaints and disavowal and an on-line registration form);
- by a certain authority (e.g. National Bank of Moldova, National Commission for Financial Markets, etc.), subsequently addressed to the Bank;
- identified and published by the media or other communication channels (on-line forums, etc.);

Customers who call the Bank's Contact Center are recommended to (i) submit a complaint via contact@eximbank.com, (ii) register a complaint at the Bank's head office, supported by written documents, (iii) send documents to the e-mail address of the unit(s), (iv) or access the dedicated section on the Bank's official website.

Depending on the **customer segment**, complaints can be classified in one of the following criteria:

- consumer segment – formulated and submitted by individuals or in their name;
- business segment – formulated and submitted by legal and economic entities or in their name;
- “other categories” segment – formulated and submitted by other entities, big corporation, public institutions and other categories which are not mentioned in the above categories.

Depending on **object, reason and analysis result** complaints can be classified as described in the Annex 2 – Classification of complaints.

A special attention in the complaints management process and proper information of the Eximbank management is given to complaints whose resolution implied the use of resources embodying economic benefits (e.g. payments, compensations, cancellation / reduction of fees, interest, etc.).

3.3 *Priority level*

The priority level for providing to the clients an answer regarding the resolution of their complaints is the deadline indicated by the Network Management Department, in collaboration with Legal Department, in accordance with the deadlines specified within this Policy, and if needed, agreed/confirmed with Compliance & AML Department. The responses are sent by the responsible structure/ unit of the Bank established as per the workflow described in the present document.

The priority level is structured depending on the complexity of situation, as follows:

- Level 0 - deadline for sending the response to customers is up to **48 hours**. The priority level 0 is assigned if the complaint is an urgency and it is possible in that deadline. If possible, the structures involved in solving the complaint have to make all efforts for fixing the complaint within this deadline.
- Level 1 - deadline for sending the response to customers is up to **5 days**. The priority level 1 is assigned if the measures to be taken in order to resolve the complaint need a longer period for analysis and preparation of the response.
- Level 2 - deadline for sending the response to customers is up to **14 days**. The priority level 2 is assigned if the steps to be taken for resolving the complaint need a medium term, more structures of the Bank are involved, must be analyzed in detail relevant contracts etc. In addition, is to be considered that 14 calendar days is the maximum deadline for sending the response to consumers, in accordance with the Law no.105/2003 on consumer protection.
- Level 3 - deadline for sending the response to customers (legal entity) is up to **30 days**. Can be assigned the priority level 3 in justified cases – longer periods of response due to the diversity of external factors / high complexity of the situations, etc. This level is not applicable in relations with natural persons
 - for the complaints submitted to the Bank with regard to payment systems, in accordance with the Law on payment services and electronic money no.114/2012, the deadline for sending the response to complainant is up to **15 working days**, and, in exceptional cases¹, will not exceed 35 working days from receipt of the complaint.

If the answer to the complaint is not formalized by assigned structures within the deadline indicated by the Network Management Department, in collaboration with Legal Department (and if needed, agreed/confirmed with Compliance & AML Department), they must request with the adequate justification a reasonable extension of the deadline, ensuring for the applicant the compliance with the deadlines set by the legislation in force.

The Bank, through the designated structures, provides a response with the outcome of the investigation / analysis, the Bank's official position, its reasoning, and the actions to be taken or the justification of the refusal if the request or instance is rejected.

In all cases, the deadline for sending the response to customers is started from the date of receipt/registration of the complaint by the Bank and should not exceed the deadlines indicated according to the priority level.

The response deadline is always correlated with the specific legislation applicable for complaint, the term that may be different from the above, is indicated by the Network Management Department, in collaboration with

¹ if the answer cannot be provided within 15 working days for reasons beyond the will of the payment service provider/e-money issuer, it is obliged to send a provisional answer, in which it indicates the explicit reason why the answer to the complaint will arrive late and the deadline for the answer to the final payment service/e-money holder.

Legal Department (and if needed, agreed/confirmed with Compliance & AML Department) at the time of registration and distribution of the complaint for settlement.

4. ROLES AND RESPONSIBILITIES

The Bank structures play an active role in fulfilling the requirements with respect to managing customer complaints as provided under these Guidelines and set out in the paragraphs that follow.

4.1 Corporate Body

The Corporate Body of the Bank:

- approve these Guidelines and any updates, on the proposal of the Compliance Function;
- define, on the proposal of the Risk Management Department, the statements and limits of the Risk Appetite Framework (RAF) (if existing), concerning customer claims and review quarterly reporting in the Group Risks Dashboard on evidence identified during the monitoring of compliance with defined thresholds;
- examine the reporting provided, semi-annually, by the Compliance Function with respect to the overall situation regarding instances received at Bank level, and the adequacy of the organizational procedures and the proposed measures and solutions adopted.

4.2 Network Management Department

The Network Management Department opens complaints cases and manages them based on procedures, which effectively and promptly ensure the processing of the complaints, acting independently of the commercial and marketing functions. Customer complaint management also involves different structures of the Bank whose tasks are described in these Guidelines.

As regards the management of customer claims, the Network Management Department:

- a) records and manages complaints in compliance with applicable regulations and these Guidelines, coordinating the most significant aspects with the Legal Function, the Compliance Function, the Internal Audit Function and DPO - Privacy Function²;
- b) analyses the contents of complaints received, identifying recurrent problems and submitting them to relevant Bank's structures for necessary improvement actions, and to the Compliance Function to assess any compliance risks, if appropriate;
- c) ensures feedback on all complaints, except in cases where the management of the case is taken on - in accordance with the principles set out in these Guidelines - by the Legal Function, Compliance Function or by the DPO - Privacy Function;
- d) manages any retrocessions (reimbursement or compensation) to customers within the limits of its powers, or facilitating entities with authority in the assessment procedure;
- e) puts in place control systems that enable the systematic monitoring of the state of progress of the files;
- f) assists other Bank structures in devising processes to use information relating to complaints, for the purpose of improving customer knowledge and business development;
- g) ensures the continual professional development of staff in charge of managing complaints, in agreement with the HR & Organization Department;
- h) ensures the information flows necessary for the Compliance & AML Department to prepare reporting for Corporate Bodies and the Supervisory Authority;
- i) inform the Risk Management Department on the in case a complaint involves some operational risks;
- j) assists the Risk Management Department in activities to gather loss data connected with complaints management;

4.3 Contact Center and remote entities which interact with customers

As regards the management of customer claims, the Contact Center and remote entities, which interact with customers (Marketing function, which managed the Bank's social media resources):

- a) inform customers on how they can submit complaints, on their related rights and maximum times for replies;

² Within the Compliance Function

- b) promptly send the complaint received from the customer to the responsible persons from Network Management Department;
- c) give to the responsible persons from Network Management Department information and documentation requested for opened cases.

4.4 Compliance & AML Department

With regard to managing customer complaints, Compliance & AML Department:

- a) proposes for approval these Guidelines and any updates to Corporate Bodies;
- b) gives Corporate Bodies an annual report on the overall situation of instances received at Bank level and on the adequacy of the organizational procedures and solutions adopted, as well as a six-monthly update in the Compliance Report;
- c) proposes the statements and limits of the RAF, concerning customer instances and monitors tendencies, giving evidence of monitoring outcomes on a quarterly basis; if limits are exceeded, it analyses events attributable to poor service or any cases where regulations have not been complied with;
- d) continuously examines instances from customers in order to analyse the causes and identify any shortcomings in the Bank's processes or commercial behaviour that require corrective action, also obtaining for this purpose appropriate information concerning disputes in progress;
- e) manages any non-compliance events which emerge from the analysis of the specific complaints of the customers, providing assistance and collaboration to ensure identification and implementation of the corrective actions;
- f) assists the Network Management Department, on its own initiative or on request, assessing general issues, providing indications and interpretations about regulations to consider;
- g) manages petitions to the Authorities, providing appropriate feedback in compliance with established deadline;
- h) assesses the guidelines of alternative dispute settlement bodies of which the Legal Department has reported consolidation, in order to analyze possible consequences for the management of complaints
- i) informs HR & Organization Department about the complaints on customer satisfaction for the purpose of assessment process and evaluation of the behaviours of the employees;
- j) as, DPO, in cooperation with Cybersecurity and Business Continuity Management Department assesses customer complaints related to the rights related to personal data, in accordance with the specific provisions of the legislation and provides feedback on such complaints;
- k) defines the first level control objectives for managing customer complaints. The aims of the first level controls are communicated to the structures in charge, monitoring any corrective actions needed to lessen the specific risks of non-compliance identified in the scope of the control activities;
- l) performs the second level of control on the complaints management process (part of the second level control on consumer protection area), in accordance with the *Instruction regarding controls in the Consumer Protection area*, in accordance to which the followings checks are formalized- verification of the processes for management of consumer complaints, as follows:
 - were the first-level controls duly performed;
 - has the first-level controls been assessed as adequate (i.e. were all deficiencies identified and reported to the responsible superior);
 - were remedial measures timely taken and effective.
 - control on the correct complaints' resolution on time.

Specific responsibilities of the Compliance & AML Department for examination of complaints:

- recording the instances in a special register (Instances Electronic Register - Annex 1) in accordance with legislation in force. For this purpose, Compliance & AML Department is maintained in copy in all the relevant correspondence with regard to all instances.
- verifying correct classification of the instances and the established priority level;
- monitoring the solving of instances by the designated structure and ensuring the communication of the response to the clients in the established deadline;
- keeping and archiving of the customers' instances and the related responses in both forms - scan and on paper;
- monitoring the achievement of operative measures, implement of corrective actions and improvement of the aspects subject of instances.

Responsibilities of Compliance & AML Department regarding personal data protection (in accordance with the *Policy on the protection of personal data of natural person*, the DPO of the Bank is identified within the Compliance & AML Department) are the following:

- provides assistance and works with the Network Management Department for areas in its responsibility, and is involved, on its own initiative or on the request of the Network Management Department, in assessing specific cases or general matters regarding access rights, providing instructions and interpretations regarding regulations to consider;
- directly manages, on its own initiative or on the request of the Network Management Department, claims related to the right to access personal data exercised in accordance with specific provisions of the law and orders of the competent Authorities;
- assists and supports for areas in its responsibility, to meet the requests of the Competent Authorities.

4.5 Legal Department

The Legal Department:

- assists the Network Management Department, on its own initiative or on request, in the process to assess specific or general issues, providing indications and interpretations about regulations to consider;
- assists and supports the Network Management Department in the preliminary assessment of complaints;
- provides assistance and support to Network Management Department and to Compliance & AML Department in the preliminary assessment of the petitions and the complaints with respect to relationships that were transferred to other legal entities;
- directly manage complaints that are particularly complex from a legal standpoint;
- on notification or request of the Network Management Department and of Compliance & AML Department, directly manages complaints that are particularly complex from a legal standpoint, or that show a breach of trust by the persons who took action, ensuring feedback is given to the party making a complaint, in line with the principles set out in these Guidelines, and traceability of the process;
- manages appeals made by customers and lodged with alternative dispute settlement bodies and consumer association mediation boards;
- identifies the consolidation of specific positions of alternative dispute settlement bodies and makes a legal assessment of them, providing timely reports to the Compliance & AML Department and Network Management Department;
- ensures the information flows necessary for the Compliance & AML Department to prepare reporting for Corporate Body;
- informs the Compliance & AML Department and Network Management Department about any matters or issues that emerge during legal disputes or procedures with alternative dispute resolution bodies that could generate compliance risks;
- prepares periodic reports that are transmitted monthly to the Compliance & AML Department, corporate bodies on the legal disputes and related risks with regard to both general matters and specific positions of disputes;
- upon request by Internal Audit Department or by Compliance & AML Department, in respect of the complaints that are particularly complex from a legal standpoint, ensures that the final response given to the claimant is in line with the principles set out under these Guidelines and providing documented confirmation to Compliance & AML Department. In this respect, Legal Department assures prior endorsement on the draft response, in order to solve the disputes, support in case of mediation/ conciliation for the clients, which are performing. Similar actions regarding preparing of the response are taken for non-performing clients by the Credit Management Department.
- manage appeals made by customers,
- ensures the necessary support for complaints management addressed to Alternative Dispute Resolution Bodies and Mediation Boards.

4.6 HR & Organization Department

4.6.1 The HR & CSR Office:

- identifies and sends information to structures concerned, that helps assessing customer claims that may refer to social responsibility and environmental practices;
- contributes towards the inclusion of social responsibility and environmental matters in training modules for staff in charge of managing customer claims;
- guarantees the continued and systematic control of actions taken with respect to social responsibility and environmental matters within the scope of managing customer claims, in association with applicable Bank entities;
- guarantees that customer claims are considered and assessed in the annual Non-Financial Statement;

- assists the Network Management Department and Compliance & AML Department in defining and adopting an annual training plan and programs for the continual professional development of staff in charge of managing cases;
- evaluates and manages claims that could indicate a breach of trust by staff in charge, for areas in its responsibility;
- assists the Compliance & AML Department, for areas in its responsibility, in preparing feedback for requests from the Authorities concerning possible breaches of trust by staff;
- defines and checks the qualitative profile of the Network Management Department workforce;
- in the framework of the Bank incentive system, it defines appropriate, adequate performance indicators for staff in charge of managing complaints, that are appropriate, among others, for preventing any conflicts of interest.

4.6.2 Organization Office

With regard to managing customer complaints, Organization Office:

- supports the Compliance & AML Department in designing a simple, efficient and effective logic customer complaints management process;
- supports the Network Management Department in defining the complaints processing secondary rules and regulations and related documents.

4.7 ICT Department

The ICT Department based on the request of channel owner develops appropriate functions for customers' complaints. As regards the management of customer claims, the ICT Department:

- provide support in managing complaints and objections that refer to ICT area, or requests received from the Authorities;
- ensures at the request the information flows necessary for the Compliance Function to prepare reporting for Corporate Bodies and Supervisory Authority.

4.8 Structures carrying out first level controls

The structures carrying out first level controls checks at regular intervals that the complaints management procedure is carried out properly, based on the control objectives defined by the Compliance & AML Department.

4.9 Risk Management Department

The Risk Management Department assists the Compliance & AML Department in identifying the statements and specific quantitative limits to propose in the Risk Appetite Framework.

4.10 Internal Audit Department

The Internal Audit Department:

- of its own initiative or on notification from the Network Management Department, the Compliance & AML Department, the HR & Organization Department and Legal Department, carries out investigations and controls to reconstruct the facts or events considered to be of specific relevance, identified in the analysis of specific customer claims, also to establish any employee responsibility;
- carries out controls to assess the efficiency and effectiveness of the operating processes employed to manage customer claims, compliance with applicable internal and external regulations, the reliability of the operating entity and systems to assign authority, and, more in general, assesses whether the Internal Control System in place is adequate.

5. MACRO-PROCESSES

The macro-processes to manage customer claims are described below.

5.1 Information to customers

Information on complaints and the registration process is made available to clients on the Bank's website in a special section dedicated to *Suggestions and Complaints* containing explanatory information and a form through which such complaints can be forwarded directly to Network Management Department. This information is also provided to customers in UT, where customers can also file and record complaints. In the case of the Contact Center, clients are recommended to submit a complaint via contact@eximbank.com, to submit a written complaint to the Bank's territorial units or to access the official website, the dedicated section.

The Network Management Department prepares adequate/suitable information to provide to customers, in accordance with applicable laws and regulations, concerning:

- the option of submitting a direct complaint against the actions or behaviour of the Bank or its staff, and the commitment of the Bank to provide a timely response to each complaint;
- the submission of complaints and the subsequent interaction between the customer and the Bank does not involve any costs;
- information on how to lodge the complaint, specifying the ordinary postal and e-mail addresses;
- information regarding the competent Supervisory Authorities and use Alternative Dispute Resolution Bodies and Systems;

This information is made available to customers through all Bank access channels, such as branches, its website and the app (the official website of the Bank www.eximbank.md, in the Useful Information section has been developed a customer information page "Suggestions and Complaints" as well as an on-line form for complaints lodging).

Bank customers, counterparties or third parties may send / submit complaints to the Bank through the following means of communication:

- a. through postal communication channels;
- b. e-mail (signed with electronic signature in accordance with the provisions of Law 124/2022 on electronic identification and trust services or as electronic message);
- c. the Bank's web site;
- d. other means of communication, such as filing a claim in paper form, in one of the Bank's subdivisions;
- e. through the Contact Center at contact@eximbank.com.

5.2 Preliminary assessment, definition of and response to complaints

5.2.1 Registration of complaints

All complaints addressed to the Bank shall be recorded as prescribed in Procedure regarding correspondence management within JSCB "EXIMBANK", at the General Services Function within Logistic Department of the Bank and then sent to the Network Management Department for registration in the Complaints Electronic Register.

The Network Management Department records each complaint in the Complaints Electronic Register (Annex 1) of complaints independently from the office who received it and independently from Compliance & AML Department (which held Instances Electronic Register). The Registers are set up and regularly updated according to criteria making it suitable for entities to obtain necessary information, with reference both to specific cases and overall reporting, regarding:

- the identification of the customer making a complaint;
- the date when the letter of complaint arrived, or any other written communication;
- the operating location of the relationship manager, or other location concerned by the complaint;
- the product/service/process the complaint refers to, and the reasons for the complaint;
- the unequivocal allocation of the case to a specific person;
- the outcome of the complaint and any repeat complaints;
- date of response to the complaints.

For complaints lodged by customers at UT, the responsible person within the UT records the complaint in the Incoming Record Register by applying the date stamp to acknowledge the date of receipt of the complaint by the Bank and handing the applicant a copy of the complaint with the confirmation of its registration and then on the same day it is sent to the Network Management Department for registration in the Complaints Electronic Register.

In the case of complaints sent to the Bank through postal communication channels, they shall be registered by applying the stamp with the date of entry by the person in charge of the General Services Function within

Logistic Department, and the period from which the complaint takes effect shall be the date of receipt/registration by the Bank. Subsequently, on the same day, they are sent to the Network Management Department for registration in the Complaints Electronic Register.

In case of complaints sent through the Suggestions and complaints section of the Bank's website, the Network Management Department forwards the complaint to the General Service Function, Logistic Department, at the e-mail address info@eximbank.com for entry number assignment without stamping. Thereafter, the General Services Function redirects the registered complaint to the Network Management Department for registration according to the Register held in accordance with this Policy.

Regardless the means of communication of the received complaint, it shall be sent to the Network Management Department, which sends them to Compliance & AML Department (for registration into Instances Electronic Register).

When registering the complaint, the Network Management Department:

- sends the customer a notice to the effect that the complaint is being "handled", using traceable methods (including SMS messages and emails).
- notifies the operating location of the relationship manager, or other location concerned by the complaint and Compliance & AML Department, that a complaint has been received.

If it turns out that the complaint had been previously submitted to an Authority Network Management Department collaborates with Legal Department and Compliance & AML Department to prepare the response.

The character of the document received from customer – complaint

The receiver of the document (UT / HO) has to classify it depending on following main rules:

- make a distinction between complaints and another requests of information or recommendations;
- examples of communications which do not necessarily express a dissatisfaction and **which should not** be considered complaints:
 - suggestions and remarks (written/ by phone) at the UT premises / in contact center / in head-office;
 - request for information sent by customers regarding improvement of rates/ economic conditions;
 - request for information relating for information about the products/ services offered by Eximbank that must be however managed in a more adequate way by UT which initiated the business relationship;
 - request for information on operating instructions (e.g. request for closing an account, securities transfer, update of address, etc.);
 - requests for contractual documents or other documents submitted by clients to the UT;
 - request regarding the information about legacy, succession, etc.

All communications should be approached immediately by the UT/Head Office in order not to deal with further complaints but also to ensure compliance with other legal provisions in terms of transmitting responses to customers.

The anonymous complaints are not accepted and registered. The Bank is also entitled not to consider complaints that:

- contain uncensored or offensive use of language, threats against the Bank or its employees.
- do not include the identification and / or contact data in the complaint. In this case, the Bank examines the issues raised, but is exempted from the obligation to complete and submit the response to the complaint.
- complaints whose content is not legible and cannot be read or contains insufficient and inconclusive information, are not examined, and the petitioner is informed of the reason for non-examination, if the indicated name and address can be read

If a customer intends to send a complaint, although it is not mandatory, it is recommended to use the complaint form (Annex no. 3), which must be found in printed form in each UT.

In the case of a special section developed on the Bank's website, can be submitted by completing the on-line form.

Only the communications received from customers who meet the criteria of complaint have to be sent to Network Management Department.

Other types of communications and requests (e.g. statement of account, communication of SWIFT code, various information about products and services offered to customers, etc.) are transmitted for analysis and solved directly by involved structures (HO or UT). If the receiver of the document has doubts regarding its nature (complaint or not), has to send in the same day an e-mail to [Network Management Department](#).

5.2.2 Preliminary assessment of complaints

The assessment of customer complaints is based on checking the factual circumstances reported by the customer and the conduct adopted by staff involved, and is overseen by the Network Management Department, involving, where necessary, other structures. In particular, the Network Management Department:

- receives and obtains, as appropriate specific information and documentation which is necessary from operating locations and entities involved in the complaints in question for the purposes of the preliminary assessment, keeping documentary evidence of the results of controls carried out. The structures involved by the Network Management Department promptly cooperate, providing all useful and available information for the assessment of the claim;
- evaluates the results of the preliminary assessments in the light of applicable regulatory and legal provisions, these Guidelines, internal rules and the general standards in Code of Ethics, in order to assess the conformity, in the case in question, of the products, processes and behavior identified;
- involves, if considered appropriate in the light of initial evidence, the Internal Audit Department, HR & Organization Department, Compliance & AML Department and Legal Department, to establish and assess the factual circumstances reported by the party making the complaint. If controls identify a possible breach of trust by staff, the Internal Audit Department independently can involve HR & Organization Department;
- involves, if considered appropriate in the light of initial evidence, the Legal Department and/or DPO, so they may evaluate the direct management of cases which are particularly complex in legal terms or concern the right to access personal data exercised in accordance with specific provisions of the law. In such cases, the Network Management Department files the position, after receiving confirmation that the above Functions have taken on the case, and is responsible for managing the case, ensuring that all necessary documentation may be traced.

In general, the Compliance & AML Department, Legal Department and DPO may act, independently in the process to evaluate specific cases or general issues, providing in particular indications and interpretations concerning the regulations to be taken into account for this purpose.

5.2.3 Definition of the results of the complaint and authorization process for any compensation

Based on the results of controls carried out and assessments made according to previously mentioned principles, the Network Management Department oversees the actions to take concerning complaint outcomes.

If reimbursements or compensation are decided in favor of the party making the complaint, relative authorizations are issued by Bank structures or Corporate Body with related independent management powers.

5.2.4 Preparing and sending the reply to the party making the complaint

At the end of the case, the Network Management Department sends to the claimant a written response to his/her complaints, drawn up in accordance with the standards set out in these Guidelines. This response must specifically contain:

- if the claim is considered as having no grounds, a clear, detailed explanation for non-fulfilment the complaint;
- if the claim is considered to have grounds or partial grounds, an explanation of initiatives taken in favor of the customer, and - if necessary - information on the methods and times necessary to arrange for any reimbursement or compensation. If these initiatives involve actions by other Bank Structures, Network

Management Department must check actual implementation, or alternatively, ensure that structures have taken over management and planned activities.

Internal operating rules specifically set out the terms under which the Network Management Department or - in cases indicated - the Legal Function, DPO and Compliance Function must respond to customer complaints, which may not exceed the terms indicated in applicable regulations.

Response is sent by Network Management Department in the deadlines provided by the priority level as described in chapter 3.3 and in the Annex no. 4.

5.3 Preliminary assessment, definition of and reply to petitions to the Authorities

The Compliance & AML Department ensures the registration and management of the petitions and responses to the Authorities, applying the macro-processes set out in these Guidelines.

If the objection concerns a complaint previously managed by the Network Management Department, the Compliance & AML Department carries out independent assessments regarding the adequacy of the controls when managing the complaint and the consistency of the decisions made and responses provided to customers with respect to the emerged results; if the reasons are necessary, the Compliance & AML Department may initiate further assessments and investigations and may review the previous decisions.

If the petition concerns a complaint forwarded by the Network Management Department to other competent central functions - the Audit Department, Legal Department, DPO and HR & Organization Department – the Compliance & AML Department informs them of the request received from the Authority, and obtains necessary information and documentation for the process, also on behalf of these functions. At the end of these activities, the Compliance & AML Department replies to the request for clarifications made by the Authorities involved.

5.4 Management of alternative dispute resolution procedures

The Legal Department is in charge of alternative dispute resolution procedures, and uses the procedural, dedicated register for this purpose, adopted to manage litigation and ordinary pre-litigation, ensuring in any case that all information and documents considered useful for replying to objections received from the Authority are made available.

The Legal Department constantly evaluates the specific and significant positions adopted by the most significant Bodies, promptly reporting to the Network Management Department, that evaluate the possible consequences in terms of managing complaints relating to similar cases and any review of commercial products and processes.

6. INTERNAL CONTROL

6.1 Controls on the management of customer complaints

Activities related to managing complaints are subject to first and second level controls, with the purpose of constantly checking compliance, and the efficiency and effectiveness of the processes and procedures adopted, with specific reference to:

- the efficiency of the internal processes and procedures that guarantees the immediate forwarding to Network Management Department of all the customer instances that can be classified as such in accordance with these Guidelines;
- the registration and traceability of the identifying details of the complaint;
- compliance with the maximum times indicated by applicable regulations to reply to claims;
- the consistency between the outcome of the complaint and the reply given to the customer and the results of the preliminary assessment and decision-making process;
- the fairness, traceability and documentation of the decision-making process and authorization of any reimbursements;
- the quality of replies given to parties making complaints;
- correct application of the instructions for the assessment and management of any general orders provided by Legal Department and the Compliance & AML Department.

6.2 First level control

First level controls are performed by the UT of the Bank, which receives the complaints as well as by the Network Management Department, which is responsible structure for solving / responding / correcting non-conforming issues:

- a. Network Management Department ensures that complaints / non-compliant issues are managed / settled within the terms agreed with the structures involved in the workflow;
- b. UT of the Bank promptly reports to the responsible departments the recurring problems or malfunctions of the Bank's products / services in order to solve them.
- c. Network Management Department monitors compliance with deadlines for complaint management.
- d. Network Management Department checks the content of the response before sending it to the customer;
- e. Network Management Department can propose corrective measures, improvements, or modifications to processes, product/service functionalities, to prevent or reduce the occurrence of future complaints and errors of any kind.

6.3 Second level control

Second level controls are performed by the Compliance & AML Department as follows:

- a. monitoring of any corrective actions needed to lessen the specific risks of non-compliance identified in the scope of the control activities;
- b. continuously monitor complaints management and ex-post process checks, that also cover the quality of replies. In this respect, Network Management Department informs Compliance & AML Department about the case closed, by sending to the e-mail the signed response, together with all the relevant documentation and actions taken/to be taken;
- c. follow periodically the implementation of remedial measures ordered following complaints accepted by the Bank;
- d. calculates periodically but not more than once a year the evolution of the number of complaints.
- e. identifies and monitors any corrective actions needed to lessen the specific risks of noncompliance identified within the scope of the control activities.

6.4 Third level control

Third level controls are performed by the Internal Audit Department, which assesses the adequacy of the Internal Control System set up to monitor the process for managing customer claims, with regard to the effectiveness and efficiency of the operating processes adopted for managing customer claims, compliance with applicable internal and external regulations, the reliability of the operating organisation and delegation mechanism.

6.5 Reporting to Corporate Body and the Supervisory Authorities

The Compliance Function prepares:

- the Annual Report for Corporate Body, on the overall situation of instances received at Group level, the underlying trends and related critical aspects, and on the adequacy of the organizational procedures and corrective actions adopted; the Annual Report is updated every six months in the framework of the Compliance Report;
- a quarterly report for Corporate Body on the outcomes of monitoring as part of the Risk Appetite Framework (RAF) and compliance with defined thresholds .

To prepare the reporting:

- the Network Management Department and ICT Department ensures the availability of reporting documentation on complaints management activities;
- the Legal Department sends the Compliance & AML Department reporting on any issues and trends to come to light during litigation and activities with alternative dispute settlement bodies that may pose compliance risks, along with relative evidence.

The Report to the Corporate Body provides complete disclosure on the instances made at Bank level, and provide a timely account of the development of general tendencies and situations, with special reference to

Responsible	Step	Actions	Next step	Forms, methods and applications used
UT/HO Structure/ Network Management Department which receive the document	1	A. receives the document from customers (by post, e- mail, on-line etc.); B. establishes the document's character - complaint or not. If it is necessary, DCAML have to be consulted.	2	N/A E-mail message if necessary
HO Structure /Branch / Network Management Department which receive the document	2	A. registers the written complaint in "Incoming / Outgoing Correspondence Register" held by General Services Function within Logistic Department; B. An email is mandatory sent to <u>Network Management Department</u> and then the complaint is taken over by it and registered in the Electronic Complaints Register.	3	the scanned complaint is submitted by e-mail and in parallels on paper
Network Management Department which receive the document	3	An email is mandatory sent to <u>compliance@eximbank.com</u> then the complaint is taken over by Network Management Department in order to be registered in the Electronic Instances Register.	5	E-mail message if necessary
Branch Manager/ Network Management Department , which involved in resolving the complaint	4	C. Performs monthly checks in respect of complaints submitted to management structure ensuring these have been registered as per step 1 & 2. D. Performs monthly checks in respect of complaints submitted by phone to Call Center ensuring these have been registered as per step 4 & 5.	5	"Incoming / Outgoing Correspondence Register
Network Management Department	5	A. receives the complaint by e-mail; B. if it is the case, requests additional information, regarding the complaint from relevant structures and territorial unit; C. classifies the complaint depending on the criteria mentioned in the chapter 4.2; D. establishes of the priority level; E. involves structures responsible for resolving the complaint (UT and / or HO) and for preparing the draft of the response. Based on the information obtained may decide the involvement of other participants; F. sends the necessary instructions upon the case in order to ensure that responsible structures resolve the complaint; G. fills in the information in the "File of complaints evidence".	6 / 7 / 8 Depending on the specific situation	Annex no. 2 Annex no. 1
Notes (step no. 6). Network Management Department may request the advice from Legal Department. Examples of such cases are: - the complaint is submitted on behalf of customers through an intermediary; - are ongoing disputes between Eximbank and customers;				

- the complaint is explicitly addressed to General Manager or other members of the Management Committee;
- the complaint was addressed and sent directly to ISP structures and implies a higher degree of complexity of the identified solution.

Also (step no. 6) Network Management Department *requests the opinion of:*

- **HR&OD**- about complaints regarding Eximbank employees;
- **RMD** - about accepted complaints who has significant consequences in terms of operational risk / reputational risk, payment of damages, compensation, commissions cancellation or decreases etc.; **DAI** - informed about complaints, which, due to the significance level, may affect the safety and reputation of Eximbank (e.g. fraud risk).
- **General Manager**, for special situations

Network Management Department	7	A. if the response to complaint is more complex, at its own initiative or at involved structure request, can offer advice and/or opinion in respect of the necessary actions to be done and/or the proposed text for response; B. following justified request of the involved structures, can change the priority level initially established.	8 / 9 Depending on the specific situation	E-mail
Network Management Department	8	A. If the complaint was initiated as a result of errors and/or it has no basis, including cancelation of the complaint by the client, closes the complaint and inserts appropriate mentions. B. Note: this step can appear immediately after step no. 6.	Stop	E-mail, Complaints Electronic Register
Structures assigned from HO/ Network Management Department involved in resolving of the complaint	9	Elaborates / agrees regarding the resolve of the complaint and drafting of the answer.	10	Annex 4
Structures assigned from HO/ Network Management Department involved in resolving of the complaint.	10	After obtaining the feedback from involved structures, prepares a written response which is sent to customer and within the established deadline, till the end of the working program. Notes: • upon DCAML request that, before sending the response to customers, it is mandatory to obtain the advice / opinion on the answer from various control or support structures, as indicated by DCAML; • Network Management Department checks the answer prior to be signed and send to the client; • The final form of the response, signed, stamped and registered, together with the confirmation of transmission to the client is saved in the electronic record and forwarded to DCAML (to close the case).	11	Annex 4

Notes (step no. 10).

- A.** If the customer wants to receive the response via e-mail, the address is scanned (recorded, signed and stamped) and is sent to customer according to the request. Responsible structure must ensure the contact details are the ones provided by the client during the business relation to prevent unauthorized disclosure to 3rd parties.
- B.** If the customer sent the complaint as text via e-mail without any documents attached, the response can be sent in the same form, usually from info@eximbank.com.
- C.** the receiving confirmations received from customers are archived together with complaint and Eximbank by the responsible structure;

D. if the customer sent the complaint on paper form, the response (recorded, signed and stamped) is sent to the correspondence address provided by the client, if there are not any special instructions from the client; E. in the cases for which was requested Legal Department opinion / advice, the preparation of the response is completed by involved structures (Network Management Department), with mandatory advice of Legal Department; F. Regardless of the language in which the complaints were addressed to the Bank, the answers to them are drafted in Romanian. In cases established by law, replies to complaints may be made in other languages spoken on the territory of the Republic of Moldova, insofar as Eximbank has the necessary human resources with the necessary language skills.				
Network Management Department	11	After receiving the response to customer's complaint, recorded, scanned, dated and signed, is recorded in the Complaints Electronic Register and archive according to Archiving chapter provisions.	12 or Stop	Complaints Electronic Register / Annex 1
Network Management Department	12	In the case of all resolutions with accepted status, Network Management Department updates Annex 1 with the information specific to these events.		AbSolut/Operational risk events Annex 1

8. DEFINITIONS AND ABBREVIATIONS

8.1 Definitions

On the basis of applicable law, the following definitions are given for the purposes of these Guidelines:

- **“customer”**: the person who has or had a contractual relationship or who entered into a business relationship with Eximbank or a person who expresses the intention to enter into a business relation with the Bank;
- **“petition”**: any action where customers notify the Authorities regarding behavior of the Bank that they consider to be wrong or unlawful;
- **“instances”**: complaints, petitions and appeals, considered as a whole;
- **“grievance”**: any verbal notification of a problem in the customer/bank relationship or situations where the customer believes they have received poor/inadequate service;
- **“complaint”**: any action where customers, personally or through their representatives, make a written complaint to the Bank about their behavior, including failure to act, and the repetition of a complaint already identified by the Bank;
 - Grounded complaint: This is a complaint that, following the checks carried out, requires taking measures to remedy the situation complained of. These measures should prevent or reduce the harm caused to the claimant and ensure that the necessary actions are taken to prevent such harm in the future for other customers.
 - Ungrounded complaint: This is a complaint where the checks carried out do not justify the need for remedial measures or compensation for the complainant. The resolution of this complaint consists mainly of notifying the customer of the result of the checks, without involving any other specific remedial or compensation actions.
- **“appeal”**: any action where customers request action by an Alternative dispute resolution body;
- **“alternative dispute settlement bodies and systems”**: the procedures and bodies that provide a permanent structure for the possible settlement of a dispute between the customer and the Bank through an alternative to ordinary judicial proceedings;
- **Corporate Body** - Board of Directors and Management Committee in accordance with the provisions of Law no. 202/2017 on the activity of banks.

8.2 Abbreviations

Parent Company	Intesa Sanpaolo S.p.A.
DPO	Data Protection Officer
Bank	JSCB “Eximbank”
UT	Territorial units (branches)

HO	Head Office
NBM	National Bank of Moldova
NCFM	National Commission for Financial Markets
DCAML	Compliance & AML Department
RMD	Risk Management Department
HR&OD	HR & Organization Department
IAD	Internal Audit Department
RAF	Risk Appetite Framework
Supervisory Authorities	National Commission for Financial Market, National Bank of Moldova
Authorities	National Commission for Financial Market, National Bank of Moldova, Competition Council, Equality Council, etc