

INFORMATION REGARDING THE MODALITIES OF DRAWING UP THE NOTIFICATIONS / CLAIMS / COMPLAINTS OF THE CLIENTS AND THE COMPETENT FACTORS AUTHORIZED TO RECEIVE AND SOLVE THEM, AS WELL AS THE FORMALITIES OF PRESENTING THEM TO THE BANK

JSCB "EXIMBANK" (hereinafter referred to as the "Bank") manages and resolves complaints submitted by complainants in accordance with the provisions of *NCFM Regulation No. 25/6 of 26 May 2026 on Complaint Handling and Resolution*, the applicable legal and regulatory framework, and the Bank's internal regulations. In the process of reviewing and resolving complaints, the Bank ensures that complaints are handled in a prompt, fair, impartial, and transparent manner, in compliance with the principles of legality, good faith, equitable treatment, and the protection of consumers' rights and legitimate interests.

Methods for submitting a complaint to the Bank

Complaints may be submitted to the Bank using any of the following methods:

- in writing, at the Bank's head office or at any of the Bank's branches;
- by post or courier to the Bank's registered address: 171/1 Ștefan cel Mare și Sfânt Boulevard, Chișinău, Republic of Moldova;
- by e-mail to the Bank's general e-mail address: info@eximbank.com, or to the e-mail address of the unit responsible for complaint handling and resolution: reclamatii@eximbank.com;
- through the "[Sesizări și Reclamații](#)" form available on the Bank's website;
- through the "Consumer Protection" module of the [e-Democracy](#) platform.

Mandatory information to be included in a complaint

To ensure the efficient review and handling of a complaint, it should include the following information:

- the complainant's identification details (for natural persons: full name; for legal entities: company name);
- contact details required for communication with the complainant (telephone number, postal address, e-mail address, or other relevant contact information);
- a description of the facts, circumstances, and issues that are the subject of the complaint;
- the requests or remedies sought by the complainant in relation to the matter raised;
- the signature of the complainant or of his/her legal representative or authorized representative. Where the complaint is submitted electronically, it must bear a qualified electronic signature in accordance with *Law No. 124/2022 on electronic identification and trust services*. If the complaint is submitted by a representative, it must be accompanied by documentation confirming the representative's authority to act on behalf and in the interests of the complainant.

The Bank shall acknowledge receipt of the complaint within a period not exceeding five (5) business days from the date of its receipt. The acknowledgement of receipt may not be sent where the complaint is expected to be resolved within five (5) business days from the date of its receipt.

Complaint Resolution Timeframes

- The Bank shall review a **complaint** without undue delay and provide a final response within **15 business days** from the date of its registration. This period may be extended only where expressly permitted by applicable law.
- The Bank shall review complaints relating **to** payment services and electronic money without undue delay and provide a final response within **15 business days** from the date of their registration. In exceptional circumstances, where a final response cannot be provided within

this timeframe due to reasons beyond the Bank's control, the Bank shall issue an interim response indicating the reasons for the delay. In such cases, the final response shall be provided no later than 35 business days from the date of registration of the complaint.

Where the complaint concerns another financial service provider with which the Bank has a business relationship relating to the service or product concerned, the complaint shall be redirected to the competent provider within 5 business days from receipt, and the complainant shall be informed of the redirection.

Where the complaint was submitted erroneously, does not concern the Bank's activity or does not relate to a financial product or service, the Bank shall inform the complainant of the reasons why the complaint cannot be resolved and, where possible, provide information regarding the competent professional.

Anonymous complaints/notifications, notifications submitted verbally (in person, by telephone or during a hearing), as well as complaints containing abusive or offensive language, or threats to the safety, life or health of the Bank's employees or their family members, shall not prevent the Bank from investigating the matters reported. However, in the absence of the complainant's identification details, where the information necessary for the examination of the complaint is not provided, in the case of verbally submitted notifications, or where the complaint contains offensive content, the Bank reserves the right not to issue a response.

The final response shall be communicated to the complainant through the same communication channel used for submitting the complaint, unless the complainant has indicated a different preferred method of communication. Where the response is sent by post, it shall be dispatched by registered mail with acknowledgment of receipt.

Complainant's right to refer the matter to competent authorities and ADR entities

The submission of a complaint to the Bank does not limit the complainant's right to pursue the same claims before the competent authorities, courts of law, or through other available means of protecting or enforcing his/her rights, including by referring the dispute to Alternative Dispute Resolution (ADR) entities.

Where a petition is submitted to the National Commission for Financial Markets, the provisions of *Law No. 192/1998 on the National Commission for Financial Markets* shall apply. Pursuant to this law, the petitioner is required to first submit the complaint to the Bank. Where a petition is filed without complying with this requirement, any petition forwarded to the Bank by the NCFM shall be examined and resolved in accordance with the procedure applicable to the handling and resolution of complaints.

**General Manager,
Marco Trevisan**

Digitally signed by Trevisan Marco
Date: 2026.09.29 15:41:43 EEST
Reason: MoldSign Signature
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Date: