

The information regarding the methods of drawing up customer reports/claims/complaints and the relevant factors authorized to receive and resolve them, as well as the formalities for presenting them to the Bank

JSCB "EXIMBANK" (hereinafter - the Bank) establishes the applicable model to assess and manage complaints, appeals and petitions to the Supervisory Authorities, setting out the guiding principles, roles and responsibilities of the Bank structures involved in performing the related activities and the applicable macro-processes.

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

- by the territorial units (branches), 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 or petitions 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 regulatory authority (e.g. National Bank of Moldova, National Commission on Financial Market, 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 will be redirected to register a complaint or petition to the Bank headquarters, materialized in written documents or to transmit documents at the email address of the unit (s) or by accessing the dedicated section on the official website of the bank.

The methods of drawing up and resolving customer reports/claims/complaints

The customers' verbal complaints, especially those related to the service conditions, will be resolved amicably, verbally, by the employees of the subdivision, respecting the principles of fairness and professional ethics.

At the same time, the Bank's customers, counterparties or third parties can send/submit complaints to the Bank through the following means of communication:

- ✓ by post, to the Bank's legal address: Chisinau municipality, bld. Stephen the Great and Saint, no. 171/1;
- ✓ e-mail, to the Bank's electronic address: info@eximbank.com;
- ✓ the Bank's web site (www.eximbank.md), through the section "Suggestions and complaints";
- ✓ complaints register (from branches);
- ✓ by e-mail (in compliance with the regulations regarding the electronic form - with the application of the electronic signature) to the address office@cnpf.md , or through the post offices: at the NCFM headquarters¹, in the mailbox located at the entrance to the institution's premises;
- ✓ other means of communication, such as submitting a request on paper form, in one of the Bank's subdivisions.

The Consumer Complaints Register

The complaint registers of the branches are intended exclusively for consumers who have ordered, purchased or used the Bank's products and / or services. Complaints of legal entities, individuals who are not consumers, as well as consumer complaints not related to the Bank's products or services - are not recorded in complaints registers and are filed in general order under the conditions established for official correspondence.

The complaints register shall be handed to the consumer only upon presentation of the cash receipt, the receipt / payment document or any other document attesting that the consumer has ordered, purchased or otherwise benefited from the Bank's services and / or products. Clients, other persons within the

¹ Chisinau municipality, 77 bld. Stephen the Great and Saint, phone: 022-85-95-95, www.cnpf.md

branch,9 are denied free access to the complaints register, it is only given to the person requesting the filing of a complaint there, by the responsible employee within the branch of the Bank.

Free-form complaints formulated on paper and in electronic form

Any report/claim/complaint, including thanks and complaints formulated by customers/persons who do not possess the quality of consumer, can be addressed to the Bank in any of the other four ways mentioned above. Complaints formulated in electronic form are to be sent in compliance with the requirements of *Law no. 124 of 19 May 2022 on electronic identification and trust services*. Electronic correspondence carried out without complying with the conditions of the previously mentioned legislative act will only be informative and will not be able to produce any legal effects.

The Bank's compliance function is the designated structure of the Bank as a complaint management function, ensuring that complaints are investigated impartially, identifying and mitigating the number of potential conflicts of interest resulting from this process. The management of customer complaints also involves different structures of the Bank.

The Bank's compliance function opens complaint files and manages them based on procedures that ensure efficient and prompt processing of complaints.

The term of examination

The priority level for providing a response to customers regarding the resolution of their complaints is the deadline set by the Bank's compliance function. The answers are sent by the responsible structure/unit of the Bank established according to the internal work flow.

In all cases, the deadline for sending the response to customers starts from the date of receipt of the complaint by the Bank and must not exceed 30 days (for natural persons – 14 days) and, respectively, 14 days, in the case of complaints for which the provisions are applicable *Law no. 133 of 2011 on the protection of personal data*.

The response deadline will always be linked to the specific legislation applicable to the complaint. The deadline, which may be different from the above, will be indicated by the Bank's compliance function at the time of registration and distribution of the complaint for resolution.

Basic rules

1. It is prohibited to remove the Complaints Register from the premises of the Bank's subdivision.
2. The Consumer Complaints Register is kept in each branch of the Bank, in a place visible and accessible to consumers.
3. The access to the Complaints Register is granted by handing it over by the responsible employee of the Bank.
4. The customers, visitors and other persons in the Bank's premises are not entitled to take the Complaints Register by themselves and make entries in it.
5. If the contact information of the petitioner is missing (name and surname, address), the Bank has the right not to consider the complaint.

First Deputy General Manager,

Vitalie Bucătaru

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