

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 and appeals of customers, as well as the 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 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.

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:

- ✓ through postal communication channels, to the Bank's legal address: Chisinau municipality, bd. Ștefan cel Mare și Sfânt, no. 171/1;
- ✓ by e-mail (signed with an electronic signature in accordance with the provisions of Law 124/2022 on electronic identification and trust services or as an electronic message), to the Bank's electronic address: info@eximbank.com;
- ✓ on Bank's website (www.eximbank.md), through the section "Suggestions and complaints";
- ✓ 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 National Commission for Financial Markets 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;
- ✓ through the Contact Center at contact@eximbank.com.

¹ Chisinau municipality, 77 bd. Ștefan cel Mare și Sfânt, phone: 022-85-95-95, www.cnpf.md

Free-form complaints formulated on paper and in electronic form

The written report/claim/complaint will include:

- the customer's first and last name
- tax code
- the object of the report/claim/complaint
- the postal or email address to which the reply has to be sent
- the date of submission of the report/claim/complaint
- a contact phone number
- the customer's signature (for written complaints).

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 term of examination

- The general deadline for considering customer complaints/claims in accordance with Law 105/2003 on consumer protection is 14 calendar days;
- The deadline for examining and sending the reply to the customer (legal entity) is up to 30 calendar days;
- For complaints submitted to the Bank regarding payment systems in accordance with the Law on Payment Services and Electronic Money No. 114/2012, the time limit for sending the reply to the complainant is up to 15 working days², and, in exceptional cases, shall not exceed 35 working days after receipt of the complaint.

Further details on complaint handling, terms of settlement and the responsible subdivisions involved in the complaint handling process can be found by accessing [Guidelines on the management of complaints, petitions and appeals within JSCB "EXIMBANK"](#).

First Deputy General Manager,

Vitalie Bucătaru

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² 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