

1. Customers Complaints Reports for the reporting period: 01.01.20 - 31.12.20

Number of complaints received/handled during the reporting period

	<u>Received</u>	<u>Handled</u>
Customer's Complaint no.	42	42
Queries for receiving information	-	-

Customer's Complaints segmentation by timeframe for final answer

	1-15	16-30	31-45	46 and more
Customer's Complaints no.	39	1	1	1
%	94%	2%	2%	2%

Customer's complaints Segmentation by themes

Theme	Customers complaints no.	%
Payments	10	24%
CUA – Opening account	5	12%
Tax issues	4	8%
Request for Support	3	7%
Information	3	7%
Forex Payments	3	7%
Charges /Fees	3	7%
CUA – Authorized Signature	3	7%
CUA – account maintenance/Profile	3	7%
ALM/FCC	2	5%
CUA – Account CDD	1	3%

Bank Guaranty	1	3%
Direct Debit	1	3%

Customer's Complaints Segmentation by resolution

	Justified Complaints	Unjustified Complaints	Resolution without setting position	Customer's complaints which are not authorized to be handled by the Ombudsman
Customer's Complaints no.	23	19	–	–
%	55%	45%	–	–