

# Customers Complaints Reports

For the reporting period: 01.01.23 - 31.12.23

## Number of complaints received/handled during the reporting period

	Received	Handled
Customer's Complaint no.	62	62
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.	47	12	2	1
%	76%	19.5%	3%	1.5%

## Customer's complaints Segmentation by themes

Theme	Number of costumers complaints	%
Payments	21	33%
Serivce quality	18	29%
CUA	9	14%
NTB-Account opening	8	13%
AML/FCC	3	5%
Direct debit	1	2%
Bank Guaranty	1	2%
Complaint directly to omdubsman – former PB	1	2%

## Customer's Complaints Segmentation by resolution

	Justified Complaints	Unjustified Complaints	Resolution without setting position	Customer's complaints escalated to BOI Public queries team
Customer's Complaints no.	46	16	-	-
%	74%	26%	-	-