

QUESTIONNAIRE

For clients in order to identify their trust in bank employees and their opinions in preventing corruption in the bank

Dear client!

The Management of KDB Bank Uzbekistan JSC conducts this poll in order to further improve the quality of services rendered by the Bank departments.

The poll is conducted anonymously so you do not need to show your name. Your opinions will be looked through in consolidated manner and will serve to work out proposals to enhance the bank activities.

We hope for your honest responses that would contribute to further improvement of quality services.

1. Please give the following information about yourself:

Gender: Female Male

Age:

- 16-20 30-39 60 or more
 21-24 40-49
 25-29 50-59

2. How do you evaluate the bank's activity?

- a. Excellent
 b. Good
 c. Average
 d. Poor
 e. Difficult to respond

3. To which of the following is the Bank's reputation more related?

- a. Bank Management
 b. Branch manager and chief accountant
 c. Client facing staff
 d. All employees
 e. Difficult to respond

4. In your opinion how far are the clients satisfied with the bank services?

- a. Satisfied
 b. Partially satisfied
 c. Not satisfied
 d. Difficult to respond

5. In your opinion which aspects of account opening, account maintenance, and account settlement satisfy the clients more?

- a. Bank has established the most recent technology in client servicing
 b. Account settlements are conducted timely manner
 c. Bank staff members are very polite and do their responsibilities honestly
 d. Bank employees act immediately in advising and in solving issues
 e. Bank employees fully follow assigned rules and do not violate them
 f. Other(please specify)
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6. In your opinion which aspects of account opening, account maintenance, and account settlement do not satisfy the clients?

- a. Bank management and employees are not qualified enough
 b. Client faces authoritative and other bureaucratic restrictions
 c. Bank employees do not follow the code of ethics
 d. Bank omits in business relativity and clans approach
 e. Bank employees do their responsibilities for personal benefit
 f. Other (please specify)
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7. **Are you satisfied with the Bank's activity on issuing consumer, mortgage, education, and other loans?**

- a. Satisfied
- b. Partially satisfied
- c. Not satisfied
- d. Difficult to respond

8. **Which aspects of issuing: consumer, mortgage, education, and other loans by the Bank are the most satisfactory?**

- a. In rendering consumer, mortgage, education, and other loans assigned rules are followed and high quality of services are maintained by the Bank
 - b. All activities related to consumer, mortgage, education, and other loans are performed in timely manner
 - c. Bank employees fulfill their responsibilities carefully, honestly, and politely
 - d. Bank employees act immediately in advising and in solving issues
 - e. If client provides all documents for loans there will be no restrictions to obtain loans.
 - f. Other (please specify) _____
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9. **Which aspects of consumer, mortgage, education, and other loans in the Bank are the clients not satisfied with?**

- a. While obtaining loans clients face authoritative restrictions when they collect and submit documents
 - b. Bank employees do not follow the code of ethics
 - c. Needed assistance and advice are not given
 - d. Other (please specify) _____
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10. **Does the bank have groundless restrictions while obtaining cash through plastic cards and saving accounts, while converting national currency into foreign currency, and while purchasing securities of the bank?**

- a. Yes, bank employees act/serve for personal benefit
- b. Yes, there is authoritative and other restrictions in the bank
- c. No, there is not any restriction
- d. Difficult to respond

11. **What kind of complaints to higher bodies do you think are effective?**

- a. Oral complaint, including helpline
- b. Written complaint
- c. Complaint through unique state interactive portal (*electronic*)
- d. Official web site or e-mail (*electronic*)

12. **What is your opinion regarding helpline (trust phones) of the bank?**

- a. Helpline assist to solve issues of the population and entrepreneurs in banking sphere
- b. Bank clients are able to eliminate groundless restrictions and issues through the helpline
- c. I do feel the effectiveness of such helpline
- d. I do not know the existence of such helpline

13. **Which sphere do you think is more prone to corruption in performing bank transactions?**

- a. Loans, leasing, factoring, bank guarantees and services related to them (revising conditions etc.)
 - b. Conversion operations of national currency into foreign currency for private individuals
 - c. Cash funds provisions, including from deposit and plastic card accounts
 - d. Accepting communal and other payment from population
 - e. Other (please specify) _____
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14. **Please specify your proposals for further improvement of the Bank activity and the quality of the services rendered by the Bank:**

Contact telephone hotline: 120-27-12

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