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Bank boshqaruvi raisi
Chairman of the Management Board

“TASDIQLANGAN”
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bayonnomasiga muvofiq



**PROCEDURE ON HANDLING APPEALS OF INDIVIDUALS
AND LEGAL ENTITIES**

/

**JISMONIY VA YURIDIK SHAXSLARNING MUROJAATLARI
BILAN ISHLASH TARTIBI**

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2. Law "On Banks and Banking" No.216-1 dated 25.04.1996 (New edition, approved by the Law No.LRU-580 dd. 05.11.2019) / "Banklar va bank faoliyati to'g'risida"gi Qonun 216-1-son, sana: 25.04.1996 y. (Yangi tahriri, O'zR 05.11.2019 y. O'RQ-580-son Qonuni bilan tasdiqlangan);	
3. Law "On the Central Bank of the Republic of Uzbekistan" #154-I dd. 21.12.1995 (new edition approved by the Law #582 dd. 11.11.2019) / "O'zbekiston Respublikasi Markaziy banki to'g'risida"gi O'zbekiston Respublikasi Qonuni N 154-1, sana: 21.12.1995 y. (O'zR 11.11.2019 y. O'RQ-582-son Qonuni bilan tasdiqlangan yangi tahriri);	
4. Law "On the Appeals of Individuals and Legal Entities" #378 dd. 03.12.2014 (new edition approved by the Law #445 dd. 11.09.2017) / "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi O'zbekiston Respublikasi Qonuni O'RQ-378-son 03.12.2014 y. (O'zR 11.09.2017 y. O'RQ-445-son Qonuni bilan tasdiqlangan yangi tahriri);	

5. Regulation of the Board of the Central Bank of the Republic of Uzbekistan “On approval of the regulations on minimum requirements for the activities of commercial banks when carrying out relations with consumers of banking services” #3030 dd. 02.07.2018 / “Bank xizmatlari iste’molchilari bilan o‘zaro munosabatlarni amalga oshirishda tijorat banklarining faoliyatiga qo‘yiladigan minimal talablar to‘g‘risida”gi Nizom (O‘zbekiston Respublikasi Markaziy banki Boshqaruvining Qarori 3030-son 02.07.2018 y.);

6. Decree of the Cabinet of Ministers of the Republic of Uzbekistan “On the approval of a standard provision on the procedure for working with the appeals of individuals and legal entities in state bodies, state institutions and organizations with state participation” #341 dd. 07.05.2018 / “Davlat organlarida, davlat muassasalarida va davlat ishtirokidagi tashkilotlarda jismoniy va yuridik shaxslarning murojaatlari bilan ishlash tartibi to‘g‘risida”gi Nizom (O‘zbekiston Respublikasi Vazirlar Mahkamasining Qarori 341-son 07.05.2018 y).

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IV. REVISION HISTORY OF DOCUMENT VERSION/ HUJJATNING QAYTA KO‘RIB CHIQILISHI TARIXI

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PD/4.0.-2024	24.01.2024	New Procedure
PD/4.1.-2025	17.01.2024	Updated to align with new amendments to the Regulation of the Central Bank #3030.

Contents / Mundarija

1. Purpose of the Procedure.....	5
1. Tartibning maqsadi	5
2. Forms and types of appeals	5
2. Murojaat shakllari va turlari.....	5
3. Registration of appeals.....	7
3. Murojaatlarni ro'yxatga olish.....	7
4. Designation of the responsible executor, review of appeals and response to them	8
4. Mas'ul ijrochini belgilash, murojaatlarni ko'rib chiqish va ularga javob yo'llash	8
5. Deadlines for review of applications	12
5. Murojaatlarni ko'rib chiqish muddatlari	12
6. Leaving appeals unattended	12
6. Murojaatlarni ko'rmay qoldirish.....	12
7. Completion of appeal review	13
7. Murojaatlarni ko'rib chiqishni tugatish.....	13
8. Monitoring and control of review of applications.....	15
8. Murojaatlarning ko'rib chiqilishini monitoring va nazorat qilish	15
9. Creating convenience for consumers of banking services	15
9. Bank xizmatlari iste'molchilari uchun qulayliklar yaratish	15
10. Summarizing, analyzing and reporting on the appeals.....	17
10. Murojaatlarni umumlashtirish, tahlil qilish va hisobot berish	17
11. Certain Types of Appeals	18
11. Ayrim turdagi murojaatlar	18
12. Materials for use at work	19
12. Ishda foydalanish uchun materiallar	19
13. Final Rules	20
13. Yakuniy qoidalar	20

<p>1. Purpose of the Procedure</p> <p>The purpose of this internal act is to determine the procedure how to handle the appeals of individuals and legal entities by the head office and branches of JSC "KDB Bank Uzbekistan" (hereinafter referred to as "the Bank"), including their officials.</p> <p>The Appeals Part created for coordination over handling appeals of individuals and legal entities at the Bank shall use this Procedure while executing its roles and responsibilities.</p> <p>Within the framework of this Procedure, the employees of the Appeals Part are authorized to receive the information necessary to study the appeals, as well as to take action on special cases and systemic problems and submit proposals for resolving disputes with consumers to the Bank's Management Board.</p> <p>The Bank ensures availability of information on previous appeals of appellants to all employees working with them.</p>	<p>1. Tartibning maqsadi</p> <p>Ushbu ichki me'yoriy hujjatning maqsadi "KDB Bank O'zbekiston" AJ (bundan buyon matnda "Bank" deb yuritiladi)ning bosh ofisi va filiallari, shuningdek ularning mansabdor shaxslari tomonidan jismoniy va yuridik shaxslarning murojaatlarini ko'rib chiqish tartibini belgilashdan iborat.</p> <p>Bankda jismoniy va yuridik shaxslarning murojaatlarini ko'rib chiqishni muvofiqlashtirish maqsadida tashkil etilgan Murojaatlar bilan ishlash bo'linmasi o'z vazifa va majburiyatlarini amalga oshirishda ushbu Tartibdan foydalanadi.</p> <p>Murojaatlar bilan ishlash bo'linmasi xodimlari ushbu Tartib doirasida murojaatlarni o'rganish uchun zarur bo'lgan ma'lumotlarni olish, shuningdek, alohida holatlar va tizimli muammolar bo'yicha choralar ko'rish hamda iste'molchilar bilan nizolarni hal qilish bo'yicha takliflarni Bank boshqaruviga kiritish vakolatlariga ega.</p> <p>Bank murojaatlar bilan ishlaydigan barcha xodimlar uchun murojaat qiluvchilarning avvalgi murojaatlari haqidagi ma'lumotlarning ochiqligini ta'minlaydi.</p>
<p>2. Forms and types of appeals</p> <p>Appeals can be oral (particularly, through Call Center), written or electronic.</p> <p>Applications, proposals and complaints are types of appeals.</p> <p>Appeals, regardless of their form and type, have the same importance.</p>	<p>2. Murojaat shakllari va turlari</p> <p>Murojaatlar og'zaki (jumladan, Call-markaz orqali), yozma yoxud elektron shaklda bo'lishi mumkin.</p> <p>Arizalar, takliflar va shikoyatlar murojaatlarning turlari hisoblanadi.</p> <p>Murojaatlar, ularning shakli va turidan qat'iy nazar, bir xil ahamiyatga ega bo'ladi.</p>

<p>In this Procedure, the following basic concepts are used regarding the types of appeals:</p> <p>application - an appeal to the Bank by consumers of banking services with the intention to use the service provided by the Bank;</p> <p>proposal - an appeal containing the recommendations of consumers of banking services on improving the Bank's activities;</p> <p>complaint - an appeal stating the demands of consumers of banking services to restore their violated rights and protect their legal interests or an expression of dissatisfaction with any service of the Bank, including an action or inaction of the Bank and its employees, the quality of services and the culture of the customer service;</p> <p>repeated appeal - received from the same individual or legal entity, who is complaining about the decision made by the Bank in connection with his/her previous appeal or protesting in some other way, as well as if the review period established by law has expired by the time the repeated appeal is received, an appeal that is informed that the previous appeal was not considered on time;</p> <p>duplicate appeal - a copy of an appeal of the same individual or legal entity;</p> <p>anonymous appeal - the surname (first name, middle name) of an individual, information about his/her place of</p>	<p>Ushbu Tartibda murojaat turlari yuzasidan quyidagi asosiy tushunchalar qo'llaniladi:</p> <p>ariza - bank xizmatlari iste'molchilarining Bank tomonidan ko'rsatilayotgan xizmatdan foydalanish istagida Bankka qilgan murojaati;</p> <p>taklif - bank xizmatlari iste'molchilarining Bank faoliyatini takomillashtirishga doir tavsiyalarini o'z ichiga olgan murojaat;</p> <p>shikoyat - bank xizmatlari iste'molchilarining buzilgan huquqlarini, erkinliklarini tiklash va qonuniy manfaatlarini himoya qilish to'g'risidagi talablari bayon etilgan murojaat yoki bank xizmatlaridan, shu jumladan, Bank yoki uning xodimlarining harakati yoki harakatsizligi, mijozlarga xizmat ko'rsatish sifati va madaniyatidan qoniqmaganlikni ifoda etish;</p> <p>takroriy murojaat - ayni bir jismoniy yoki yuridik shaxsdan kelib tushgan, uning avvalgi murojaati yuzasidan Bank tomonidan qabul qilingan qaror ustidan shikoyat qilinayotgan yoki boshqacha tarzda norozilik bildirilayotgan, shuningdek agar takroriy murojaat kelib tushgan paytga kelib qonunchilikda belgilangan ko'rib chiqish muddati tugagan bo'lsa, ilgari murojaati o'z vaqtida ko'rib chiqilmaganligi to'g'risida xabar qilinayotgan murojaat;</p> <p>dublikat murojaat – ayni bir jismoniy yoki yuridik shaxs murojaatining ko'chirma nusxasi;</p> <p>anonim murojaat - jismoniy shaxsning familiyasi (ismi, otasining ismi), uning yashash joyi to'g'risidagi ma'lumotlar yoki</p>
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<p>residence or the full name of a legal entity, information about its location (postal address) are not indicated or an appeal with false information about them, as well as an electronic appeal that does not allow identification, or a written appeal that is not confirmed by a signature.</p>	<p>yuridik shaxsning to'liq nomi, uning joylashgan yeri (pochta manzili) to'g'risidagi ma'lumotlar ko'rsatilmagan yoxud ular haqida yolg'on ma'lumotlar ko'rsatilgan murojaat, shuningdek uni identifikatsiya qilish imkoniyatini bermaydigan elektron murojaat yoxud imzo bilan tasdiqlanmagan yozma murojaat.</p>
<p>3. Registration of appeals</p> <p>The Bank has no right to limit the right of consumers of banking services to appeal. The bank reviews the appeals of consumers of banking services, free of charge.</p> <p>The Bank cannot refuse to accept the appeal.</p> <p>From the date of entry into force of this Procedure, the appeal received by the Bank shall be electronically registered in the Bank's electronic system (<i>KDB Intranet</i>).</p> <p><u>Proposals, complaints and repeated appeals</u> directly sent by consumers of banking services to the head office and branches of the Bank, as well as <u>applications, proposals, complaints and repeated appeals</u> indirectly received by the Bank through authorized state bodies from consumers of banking services are registered with full confidentiality and information security on the same day of receipt, and if it is received after the end of working hours, on the next working day.</p> <p>The task of registering appeals is carried out by the General Affairs Department at the head office and by the unit or employee appointed by the head of the</p>	<p>3. Murojaatlarni ro'yxatga olish</p> <p>Bank bank xizmatlari iste'molchilarining murojaat qilish huquqini cheklashga haqli emas. Bank tomonidan bank xizmatlari iste'molchilarining murojaatlarini ko'rib chiqish bepul amalga oshiriladi.</p> <p>Bank tomonidan murojaatni qabul qilishni rad etishga yo'l qo'yilmaydi.</p> <p>Ushbu Tartib kuchga kirgan sanadan boshlab, Bankka kelib tushgan murojaat Bankning elektron tizimi (<i>KDB Intranet</i>)da elektron ro'yxatdan o'tkaziladi.</p> <p>Bank bosh ofisi va filiallariga bank xizmatlari iste'molchilari tomonidan bevosita yo'llangan <u>taklif, shikoyat va takroriy murojaatlari</u> hamda bilvosita, vakolatli davlat organlari orqali bank xizmatlari iste'molchilarining Bankka kelib tushgan <u>ariza, taklif, shikoyat va takroriy murojaatlari</u>, to'liq maxfiylik va axborot xavfsizligi ta'minlangan holda, murojaat kelib tushgan kunning o'zida, ish vaqti tugaganidan keyin kelib tushgan taqdirda esa, keyingi ish kunida ro'yxatdan o'tkaziladi.</p> <p>Murojaatlarni ro'yxatdan o'tkazish vazifasi Bankning bosh ofisida Umumiy ishlar boshqarmasi hamda filiallarida esa filial rahbari tomonidan ushbu vazifaga mas'ul</p>

<p>branch to be responsible for this task at the branches of the Bank. In this case, the following basic information related to the appeal is entered into the system:</p> <ul style="list-style-type: none"> - Information whether the appeal was sent directly to the Bank or received through an authorized state body; - Number and date of the appeal; - Number and date of the letter sent by the authorized state body when the Bank receives an appeal through the authorized state body; - Number and date of registration of the appeal in the Bank (<i>generated automatically</i>); - Type of appeal; - Information on whether the appellant is an individual or a legal entity; - When the appellant is an individual, his/her surname, first name and middle name; - When the appellant is a legal entity, the full name of the legal entity and the surname, first name, middle name, title or position of the person who signed the appeal; - An electronic copy of the appeal and other attached documents in pdf format. <p>Within 3 (three) working days, the Bank sends a written, electronic, or SMS notification to the consumer on the registration number and date of his/her appeal.</p>	<p>qilib tayinlangan bo'linma yoki xodim tomonidan amalga oshiriladi. Bunda, murojaatga tegishli bo'lgan quyidagi asosiy ma'lumotlar tizimga kiritiladi:</p> <ul style="list-style-type: none"> - Murojaatning Bankka bevosita yuborilganligi yoki vakolatli davlat organi orqali kelib tushganligi; - Murojaatning raqami va sanasi; - Vakolatli davlat organi orqali Bankka murojaat kelib tushganda, ushbu vakolatli organ tomonidan yo'llangan xatning raqami va sanasi; - Murojaatni Bankda ro'yxatdan o'tkazilgan raqami va sanasi (<i>avtomatik ravishda shakllantiriladi</i>); - Murojaat turi; - Murojaatchining jismoniy yoki yuridik shaxs ekanligi; - Murojaatchi jismoniy shaxs bo'lganda, uning familiyasi, ismi va sha'rifi; - Murojaatchi yuridik shaxs bo'lganda, yuridik shaxsning to'liq nomi va murojaatni imzolagan shaxsning familiya, ismi, sha'rifi, mansabi yoxud lavozimi; - Murojaat, uning ilovalari va boshqa biriktirilgan hujjatlarning pdf shaklidagi elektron nusxasi. <p>Bank iste'molchiga uning ro'yxatga olingan murojaati raqami va sanasi haqidagi ma'lumotni 3 (uch) ish kuni ichida yozma, elektron yoxud SMS-xabarnoma orqali ma'lum qiladi.</p>
<p>4. Designation of the responsible executor, review of appeals and response to them</p> <p>The executive responsible for <u>proposals, complaints and repeated appeals</u> sent directly to the head office and branches of the Bank by the consumers of banking services is determined by the Deputy</p>	<p>4. Mas'ul ijrochini belgilash, murojaatlarni ko'rib chiqish va ularga javob yo'llash</p> <p>Bank bosh ofisi va filiallariga bank xizmatlari iste'molchilari tomonidan bevosita yo'llangan <u>taklif, shikoyat va takroriy murojaatlar</u> bo'yicha mas'ul ijrochi Bankning bosh ofisida Boshqaruv Raisi</p>

<p>Chairman of the Management Board of the Bank (or another official responsible for this task) at the head office of the Bank as well as by the head of the branch (or another official responsible for this task) in branches.</p> <p>The executive responsible for the <u>applications, proposals, complaints and repeated appeals</u> indirectly received by the head office and branches of the Bank from the consumers of banking services through the authorized state bodies is determined by the Deputy Chairman of the Management Board of the Bank (or another official responsible for this task).</p> <p>At the same time, it is strictly controlled that appeals are not sent for consideration to the structural unit or officials of the Bank whose action (inaction) is being appealed.</p> <p>The executor(s) responsible for handling the appeals and the execution period are entered into the Bank's electronic system (KDB Intranet).</p> <p>Upon receiving an appeal, the responsible executor(s) shall inform their relevant Line Manager(s) about the receipt of an appeal.</p> <p>If the appeal contains issues related to several structural units of the Bank, all of them are designated as executors of the review of the appeal. Among the executors, the first specified structural unit is considered the main executor and ensures the review of the appeal together with other structural units.</p> <p>If the content of the appeal is related to the banking services, the structural unit of the</p>	<p>O'rinbosari (yoxud ushbu vazifaga mas'ul boshqa rahbar), filiallarda esa filial rahbari (yoxud ushbu vazifaga mas'ul boshqa rahbar) tomonidan belgilanadi.</p> <p>Bank bosh ofisi va filiallariga bilvosita, vakolatli davlat organlari orqali bank xizmatlari iste'molchilarining kelib tushgan <u>ariza, taklif, shikoyat va takroriy murojaatlari</u> bo'yicha mas'ul ijrochi Bankning Boshqaruv Raisi O'rinbosari (yoxud ushbu vazifaga mas'ul boshqa rahbar) tomonidan belgilanadi.</p> <p>Bunda, murojaatlarni ko'rib chiqish uchun harakati (harakatsizligi) ustidan shikoyat qilinayotgan Bankning tarkibiy bo'linmasiga yoki mansabdor shaxslariga yuborilmasligi qat'iy nazoratga olinadi.</p> <p>Murojaatlarni ko'rib chiqish uchun mas'ul ijrochi(lar) va ijro muddati Bankning elektron tizimi (<i>KDB Intranet</i>)ga kiritiladi.</p> <p>Mas'ul ijrochi(lar) murojaat kelib tushganidan so'ng, tegishli ravishda o'z(lar)ining tarmoq menejerini bu haqda xabardor qilish(lar)i lozim.</p> <p>Agar murojaatda Bankning bir nechta tarkibiy bo'linmalariga taalluqli masalalar mavjud bo'lsa, ularning barchasi murojaatni ko'rib chiqish bo'yicha ijrochilar etib belgilanadi. Ijrochilar o'rtasida birinchi ko'rsatilgan tarkibiy bo'linma asosiy ijrochi hisoblanib, murojaatning ko'rib chiqilishini boshqa tarkibiy bo'linmalar bilan birgalikda ta'minlaydi.</p> <p>Murojaatning mazmuni bank xizmatlariga oid bo'lsa, odatda, bank xizmatining egasi</p>
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<p>Bank, which is considered the owner of the banking service, the structural unit of the Bank, which is responsible for customer relations (if the appellant is a client of the Bank), the legal department of the Bank and other relevant structural units are generally designated as responsible executors.</p> <p>If a duplicate appeal is received during the review of the appeal, this appeal will be considered together with the previously received appeal.</p> <p>If a duplicate of the appeal is received after the appeal has been considered and the response letter has been sent, the Bank will notify the appellant and/or the authorized state body that sent the duplicate of this appeal accordingly.</p> <p>The Bank provides internal control over the review of appeal.</p> <p>Based on the results of review of appeal, a decision is made by the Bank's officials, and the appellant is immediately given a response in written or electronic form.</p> <p>In the Bank's response letter, it should be explained that the appellant has the right to file a complaint if he/she is dissatisfied with the decision made by the Bank or the results of the review of his/her appeal:</p> <ul style="list-style-type: none"> - to the Central Bank of the Republic of Uzbekistan or other state bodies authorized to protect the rights of consumers of financial services; - to the court. 	<p>hisoblangan Bankning tegishli tarkibiy bo'linmasi, mijoz bilan aloqalarga mas'ul Bankning tarkibiy bo'linmasi (agar murojaatchi Bankning mijoz hisoblansa), Bankning yuridik boshqarmasi va boshqa tegishli tarkibiy bo'linmalar mas'ul ijrochilar sifatida belgilanadi.</p> <p>Agar murojaatni ko'rib chiqish davomida murojaatning dublikati kelib tushsa, mazkur murojaat avval kelib tushgan murojaat bilan birgalikda ko'rib chiqiladi.</p> <p>Agar murojaatning dublikati murojaat ko'rib chiqilganidan va javob xati yuborilganidan keyin kelib tushsa, bu haqida Bank murojaat etuvchini va/yoki ushbu murojaat dublikatini yuborgan vakolatli davlat organini tegishli tartibda xabardor qiladi.</p> <p>Bank murojaatlarni ko'rib chiqish bo'yicha ichki nazoratni ta'minlaydi.</p> <p>Murojaatlarni ko'rib chiqish natijalariga ko'ra Bankning mansabdor shaxslari tomonidan qaror qabul qilinadi, bu haqida murojaat qiluvchiga darhol yozma yoki elektron shaklda javob beriladi.</p> <p>Murojaatchiga murojaat yuzasidan Bank tomonidan qabul qilingan qarordan yoki murojaatni ko'rib chiqish natijalaridan rozi bo'lmagan taqdirda quyidagilarga shikoyat berish huquqi mavjudligi to'g'risida Bankning javob xatida tushuntirish berilishi lozim:</p> <ul style="list-style-type: none"> - O'zbekiston Respublikasi Markaziy bankiga yoki moliyaviy xizmatlar iste'molchilarining huquqlarini himoya qilish vakolati berilgan davlat organlariga; - sudga.
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<p>In cases where the appeal of consumers of banking services is found to be justified, the Bank will take appropriate measures to eliminate the shortcomings and restore the lawful interests and rights of the consumers of banking services.</p> <p>In particular, if the consumer's rights and lawful interests are violated, resulting in material damage or moral harm, the Bank shall, based on a decision of the Central Bank of the Republic of Uzbekistan, an authorized state body, or the court, take measures to compensate for the material damage or moral harm in accordance with the procedures established by law.</p> <p>The response letter sent in connection with the appeal of consumers of banking services, is signed by the management of the Bank (branch).</p> <p>The response letter will be sent in the language in which the appeal was sent.</p> <p>The responsible executor uploads the documents, which show the fact of execution, to the electronic system of the Bank (<i>KDB Intranet</i>) and their original copies are stored in the responsible executor, namely in the structural unit he/she works for.</p> <p>Uploading the documents into the special electronic systems of the authorized state bodies, including the Virtual Reception of the President of the Republic of Uzbekistan, is carried out by the Appeals Part of the Bank.</p>	<p>Bank xizmatlari iste'molchilarining murojaati asosli deb topilgan hollarda, Bank yo'l qo'yilgan kamchiliklarni bartaraf etish, bank xizmatlari iste'molchilarining qonuniy manfaatlari va huquqlarini tiklash yuzasidan tegishli choralarni ko'radi.</p> <p>Jumladan, Bank tomonidan iste'molchiga uning huquqlari va qonuniy manfaatlari buzilishi natijasida moddiy zarar yoki ma'naviy ziyon yetkazilgan bo'lsa, Bank O'zbekiston Respublikasi Markaziy banki yoki moliyaviy xizmatlar iste'molchilarining huquqlarini himoya qilish vakolati berilgan davlat organlari yoxud sudning qaroriga asosan, qonunchilikda belgilangan tartibda, moddiy zararining o'rnini qoplash yoki ma'naviy ziyonni kompensatsiya qilish choralarni ko'radi.</p> <p>Bank xizmatlari iste'molchilarining murojaati yuzasidan yo'llanadigan javob xati Bank (filial) rahbariyati tomonidan imzolanadi.</p> <p>Murojaat qaysi tilda yo'llangan bo'lsa, javob xati ham o'sha tilda yo'llanadi.</p> <p>Murojaat ijrosi ta'minlanganligini asoslantiruvchi hujjatlar mas'ul ijrochi tomonidan Bankning elektron tizimi (<i>KDB Intranet</i>)ga yuklanadi va ularning asl nusxalari mas'ul ijrochi, aniqrog' u faoliyat yuritadigan tarkibiy bo'linmasida saqlanadi.</p> <p>Murojaat ijrosi vakolatli davlat organining maxsus elektron tizimlari, shu jumladan O'zbekiston Respublikasi Prezidenti Virtual qabulxonasiga yuklash ishlari Bankning Murojaatlar bilan ishlash bo'linmasi tomonidan amalga oshiriladi.</p>
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<p>At the request of the appellant, the responsible executor must clarify the response to the appeal without altering its content. Additionally, the executor is required to correct any errors either on his/her own initiative or at the request of the appellant, provided that such corrections do not affect the content of the response. A request to clarify or correct the response must be reviewed within 10 (ten) days from the date it is received. Once the errors in the response letter have been corrected, the responsible executor shall upload the supporting documents to the Bank's electronic system (<i>KDB Intranet</i>).</p>	<p>Murojaat qiluvchining iltimosiga ko'ra mas'ul ijrochi murojaatga javobni uning mazmunini o'zgartirmasdan tushuntirishi, shuningdek, yo'l qo'yilgan xatolarni o'z tashabbusiga ko'ra yoki murojaat qiluvchining iltimosiga ko'ra, murojaatga javobning mazmuniga daxl qilmagan holda tuzatishi shart. Bunda murojaatga javobni tushuntirish va uni tuzatish to'g'risidagi iltimos u kelib tushgan sanadan e'tiboran 10 (o'n) kun ichida ko'rib chiqiladi.</p> <p>Javob xatida yo'l qo'yilgan xatoliklar tuzatilganidan so'ng, mas'ul ijrochi asoslantiruvchi hujjatlarni Bankning elektron tizimi (<i>KDB Intranet</i>)ga yuklaydi.</p>
<p>5. Deadlines for review of applications</p> <p>Appeals will be considered within 15 (fifteen) days from the date of receipt by the Bank. If additional study and (or) verification is necessary, or additional documents are required, the appeals will be considered within up to 1 (one) month from the date of receipt by the Bank with the formalized permission of the responsible manager (Deputy Chairman of the Management Board of the Bank, the head of the branch, or another manager responsible for these tasks) in the form specified in Appendix 1 of this Procedure.</p> <p>The extension of the appeal review period up to 1 (one) month will be entered into the Bank's electronic system (<i>KDB Intranet</i>), and the appellant will be informed about it by the responsible executor.</p>	<p>5. Murojaatlarni ko'rib chiqish muddatlari</p> <p>Murojaatlar Bankka kelib tushgan kundan e'tiboran 15 (o'n besh) kun ichida, qo'shimcha o'rganish va (yoki) tekshirish, qo'shimcha hujjatlarni so'rab olish talab etilganda esa, mas'ul rahbar (Bankning Boshqaruv Raisi O'rinbosari, filial rahbari yoxud ushbu vazifalarga mas'ul boshqa rahbar)ning mazkur Tartibning 1-ilovasida keltirilgan shaklda rasmiylashtirilgan ruxsati bilan 1 (bir) oygacha bo'lgan muddatda ko'rib chiqiladi.</p> <p>Murojaatni ko'rib chiqish muddati 1 (bir) oy muddatga uzaytirilishi Bankning elektron tizimi (<i>KDB Intranet</i>)ga kiritiladi hamda mas'ul ijrochi tomonidan bu haqda murojaatchiga xabar qilinadi.</p>
<p>6. Leaving appeals unattended</p> <p>The following applications will not be considered:</p>	<p>6. Murojaatlarni ko'rmay qoldirish</p> <p>Quyidagi murojaatlar ko'rib chiqilmaydi:</p>

<ul style="list-style-type: none"> - anonymous appeals; - appeals submitted through representatives of individual and legal entities, in the absence of documents confirming their authority; - appeals that do not comply with other requirements established by law. <p>If appeals are left without consideration, an appropriate conclusion is drawn up according to the sample given in Appendix 2 and approved by the Deputy Chairman of the Management Board of the Bank (or other manager responsible for this task).</p> <p>The appellant will be informed in the appropriate manner that the appeal has been rejected due to the lack of documents confirming the authority of the representative of an individual or legal entity.</p>	<ul style="list-style-type: none"> - anonim murojaatlar; - jismoniy va yuridik shaxslarning vakillari orqali berilgan murojaatlar, ularning vakolatini tasdiqlovchi hujjatlar mavjud bo'lmagan taqdirda; - qonunchilikda belgilangan boshqa talablarga muvofiq bo'lmagan murojaatlar. <p>Murojaatlar ko'rmay qoldirilganda 2-ilovadagi namunaga muvofiq tegishli xulosa tuzilib, Bankning Boshqaruv Raisi O'rinbosari (yoxud ushbu vazifaga mas'ul boshqa rahbar) tomonidan tasdiqlanadi.</p> <p>Jismoniy va yuridik shaxs vakilining vakolatini tasdiqlovchi hujjatlar mavjud emasligi sababli murojaatlar ko'rmay qoldirilganligi to'g'risida murojaat qiluvchi tegishli tartibda xabardor qilinadi.</p>
<p>7. Completion of appeal review</p> <p>Consideration of appeal is terminated in the following cases:</p> <ul style="list-style-type: none"> - if no new reasons or newly discovered cases were presented in the repeated appeals, and the previous appeal materials contained complete materials of investigations and the appellant was sent answers in the prescribed manner; - if the appellant has withdrawn his appeal in the prescribed manner or requested to terminate its consideration; - when it is not possible to consider the appeal without the presence of the appellant due to the inability to find him/her due to the fact that he did not timely inform about the change of the place of residence, residence (mail 	<p>7. Murojaatlarni ko'rib chiqishni tugatish</p> <p>Murojaatlarni ko'rib chiqish quyidagi hollarda tugatiladi:</p> <ul style="list-style-type: none"> - agar takroriy murojaatlarda yangi vajlar yoki yangidan ochilgan holatlar keltirilmagan bo'lsa, ilgari murojaat materiallarida esa tekshiruvlarning to'la-to'kis materiallari mavjud bo'lsa va murojaat qiluvchiga belgilangan tartibda javoblar yo'llangan bo'lsa; - agar murojaat qiluvchi o'z murojaatini belgilangan tartibda chaqirib olgan bo'lsa yoki uni ko'rib chiqishni tugatish to'g'risida iltimos qilgan bo'lsa; - yashash joyi, turgan joyi (pochta manzili), elektron pochta manzili yoki boshqa rekvizitlari o'zgarganligi to'g'risida o'z vaqtida xabardor qilmaganligi tufayli chaqirishning imkoni yo'qligi sababli murojaatni

<p>address), e-mail address or other details;</p> <ul style="list-style-type: none"> - in case of failure of the appellant to appear upon request by a government body, organization or their official due to the impossibility of considering the appeal without the participation of the appellant; - if consideration of the appeal after the death of the individual appellant does not allow legal succession. <p>The decision to terminate the review of the appeal is made by the Deputy Chairman of the Bank's Management Board (or another responsible head for this task) according to the sample in Appendix 3.</p> <p>When the review of the repeated appeal is completed in accordance with the second paragraph of the first part of this section, the appellant is notified in writing about the appeal is unfounded and the termination of correspondence with him on this issue. In case of receiving a repeated appeal from the appellant whose correspondence has been terminated, consideration of such an appeal will be terminated without notifying the appellant.</p> <p>When the review of the appeal is terminated according to the application for its recall, the appeal is returned to the appellant along with a letter signed by the Deputy Chairman of the Management Board of the Bank (or another responsible head for this task) within 3 (three) days. The application to withdraw the appeal does not exclude the taking of measures to identify and eliminate violations of the law.</p>	<p>murojaat qiluvchining ishtirokisiz ko'rib chiqish imkoniyati bo'lmaganda;</p> <ul style="list-style-type: none"> - murojaatni murojaat qiluvchining ishtirokisiz ko'rib chiqish imkoniyati mavjud emasligi sababli, davlat organi, tashkilot yoki ularning mansabdor shaxsi tomonidan chaqirilgan murojaat qiluvchi kelmay qolgan taqdirda; - agar murojaat qiluvchi jismoniy shaxs vafot etganidan so'ng murojaatni ko'rib chiqish huquqiy vorislikka yo'l qo'ymasa. <p>Murojaatni ko'rib chiqishni tugatish to'g'risidagi qaror 3-ilovadagi namunaga muvofiq Bankning Boshqaruv Raisi O'rinbosari (yoxud ushbu vazifaga mas'ul boshqa rahbar) tomonidan qabul qilinadi.</p> <p>Takroriy murojaatni ko'rib chiqish ushbu bo'limning birinchi qismining ikkinchi xatboshisiga muvofiq tugatilganda, murojaat qiluvchi takroriy murojaatning asossizligi va ushbu masala yuzasidan u bilan yozishmalar tugatilishi to'g'risida yozma ravishda xabardor qilinadi. Yozishmalar olib borish tugatilgan murojaat qiluvchidan takroriy murojaat kelib tushgan taqdirda, bunday murojaatni ko'rib chiqish murojaat qiluvchini bu haqida xabardor qilmasdan tugatiladi.</p> <p>Murojaatni ko'rib chiqish uni chaqirib olish to'g'risidagi ariza bo'yicha tugatilganda murojaat qiluvchiga Bank Boshqaruv raisi o'rinbosari (yoxud ushbu vazifaga mas'ul boshqa rahbar) imzolagan xat bilan birga 3 (uch) kun ichida qaytariladi. Murojaatni chaqirib olish to'g'risidagi ariza qonun buzilishlarini aniqlash va bartaraf etish yuzasidan chora-tadbirlar ko'rilishini istisno etmaydi.</p>
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<p>The appellant will be informed in the appropriate manner about the termination of the review of the appeal due to the absence of the representative of individual or the legal entity.</p>	<p>Murojaat qiluvchi chaqirilgan jismoniy shaxsning yoki yuridik shaxs vakilining kelmay qolganligi sababli murojaatni ko'rib chiqishni tugatish to'g'risida tegishli tartibda xabardor qilinadi.</p>
<p>8. Monitoring and control of review of applications</p> <p>The Bank's officials (Line Managers and heads of branches) continuously control over the review of appeals by the structural units under their supervision, take measures to ensure their complete, impartial and timely review.</p> <p>The Appeals Part conducts continuous monitoring over the review of appeals by the responsible executors within the established deadlines.</p> <p>The appeal is removed from control and execution by the manager or other authorized official by whom this appeal was taken under control.</p> <p>Appeals for which intermediate responses are given and not fully considered are not removed from control.</p>	<p>8. Murojaatlarning ko'rib chiqilishini monitoring va nazorat qilish</p> <p>Bankning mansabdor shaxslari (yo'nalish menejerlari va filial rahbarlari) o'z rahbarligi ostidagi tarkibiy tuzilmalar tomonidan murojaatlarning ko'rib chiqilishi ustidan doimiy nazoratni amalga oshiradi, ularning to'liq, xolisona va o'z vaqtida ko'rib chiqilishini ta'minlash choralarini ko'radi.</p> <p>Murojaatlar bilan ishlash bo'linmasi murojaatlarni mas'ul ijrochilar tomonidan o'rnatilgan muddatlarni buzmasdan ko'rib chiqilishini muntazam monitoring qilib boradi.</p> <p>Murojaat u qaysi rahbar yoki vakolat berilgan boshqa mansabdor shaxs tomonidan nazoratga olingan bo'lsa, o'sha shaxs tomonidan nazorat va ijrodan olinadi.</p> <p>Oraliq javoblar berilgan va to'liq ko'rib chiqilmagan murojaatlar nazoratdan olinmaydi.</p>
<p>9. Creating convenience for consumers of banking services</p> <p>Information on the procedure for considering appeals by the Bank and phone numbers of call centers are posted on the main page of the Bank's official website, as well as on information boards in the buildings of Head office and branches.</p>	<p>9. Bank xizmatlari iste'molchilari uchun qulayliklar yaratish</p> <p>Bank tomonidan murojaatlarni ko'rib chiqish tartibi to'g'risidagi ma'lumotlar va Call-markazlar telefonlarining raqamlari Bank rasmiy veb-sayti bosh sahifasida, shuningdek uning bosh ofisi va filiallari binosining axborot stendlarida joylashtiriladi.</p>

<p>The procedure for reviewing appeals upon the request of the consumers of banking services is explained by the employees responsible for client service at the Bank's head office and branches.</p> <p>The Bank accepts electronic appeals from the consumers of banking services through its official website.</p> <p>In addition, the Bank has a Call Center that provides communication with the consumers of banking services by phone. Verbal advice and explanations related to the Bank's activities are provided to consumers of banking services through this call center.</p> <p>Appeals received to the Call Center are received during working hours.</p> <p>The management of the Bank (branch) receives consumers of banking services personally in accordance with the schedule for the reception of individuals and representatives of legal entities posted on the Bank's official website and information boards. The personal reception shall be formalized in a written form or, with the consumer's consent, recorded using special (audio and video) technical means.</p> <p>When requests for a personal reception with the Bank's officials are submitted by individuals or representatives of legal entities, the Bank must notify the appealers, no later than 7 (seven) days from the date the request is received, about the scheduled reception, indicating the date and time of the meeting. The notification must also include contact</p>	<p>Bank xizmatlari iste'molchilarining talabiga muvofiq murojaatlarni ko'rib chiqish tartibi Bank bosh ofisi va filiallarida mijozlarga xizmat ko'rsatish uchun mas'ul xodimlar tomonidan tushuntirib beriladi.</p> <p>Bank o'zining rasmiy veb-sayti orqali bank xizmatlari iste'molchilarining elektron murojaatlarini qabul qiladi.</p> <p>Bundan tashqari, Bank bank xizmatlari iste'molchilarining bilan telefon aloqasi orqali bog'lanishini ta'minlovchi Call-markazga ega. Mazkur Call-markaz orqali bank xizmatlari iste'molchilariga Bank faoliyati bilan bog'liq og'zaki maslahatlar va tushuntirishlar beriladi.</p> <p>Call-markazga tushayotgan murojaatlar ish vaqti davomida qabul qilinadi.</p> <p>Bank (filial) rahbariyati Bankning rasmiy veb-sayti va axborot stendlarida joylashtirilgan jismoniy shaxslarni va yuridik shaxslarning vakillarini qabul qilish jadvaliga muvofiq bank xizmatlari iste'molchilarini shaxsan qabul qiladi. Shaxsiy qabul bayonnoma asosida rasmiylashtiriladi yoki iste'molchini xabardor qilgan holda maxsus (audio va video) texnika vositalari yordamida ovozlarni yozib olinishi yoki videotasvirga tushirilishi mumkin.</p> <p>Bankning mansabdor shaxslari tomonidan shaxsiy qabulni o'tkazishga doir talab bilan jismoniy shaxslardan va yuridik shaxslarning vakillaridan murojaatlar kelib tushganda, bank ushbu murojaatlar kelib tushgan sanadan boshlab 7 (yetti) kundan kechiktirmagan holda murojaat qiluvchilarga Bankning mansabdor shaxslariga qabul sanasi va vaqti ko'rsatilgan holda qabul belgilanganligi</p>
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<p>phone numbers for coordination when attending the reception.</p> <p>Personal reception can also be conducted remotely (via video conferencing).</p>	<p>to'g'risidagi, shuningdek ushbu qabulga kelganda bog'lanish uchun telefon raqamlari haqidagi ma'lumotlarni ko'rsatgan holda xabarnoma yuborishi lozim.</p> <p>Shaxsiy qabul masofaviy tarzda (videokonferensaloqa rejimida) ham amalga oshirilishi mumkin.</p>
<p>10. Summarizing, analyzing and reporting on the appeals</p> <p>The Appeals Part of the Bank maintains a statistical record of the appeals received by the Bank, and submits reports on appeals to the Central Bank of the Republic of Uzbekistan when requested.</p> <p>The Appeals Part summarizes, analyzes, and prepares reports (reviews) on appeals based on quarterly results.</p> <p>The Bank's Management Board reviews the state of appeals handling at its meetings, including the reports (reviews) on the results of summarizing and analyzing appeals, negative issues raised in complaints, systemic deficiencies, and specific risks. It also approves action plans to eliminate systemic deficiencies (if any) that lead to violations of consumer rights.</p> <p>Decisions of the Bank's Management Board, along with the reports (reviews) on the results of summarizing and analyzing appeals, are submitted to the internal audit. The internal audit uses these materials when developing work plans for</p>	<p>10. Murojaatlarni umumlashtirish, tahlil qilish va hisobot berish</p> <p>Murojaatlar bilan ishlash bo'linmasi Bankka kelib tushgan murojaatlarning statistik hisobini yuritadi, o'rnatilgan tartibda O'zbekiston Respublikasi Markaziy bankiga murojaatlar yuzasidan hisobotlar taqdim qilib boradi.</p> <p>Murojaatlar bilan ishlash bo'linmasi har chorak natijalariga ko'ra murojaatlarni umumlashtiradi, tahlil qiladi va ma'lumotnomalar (sharhlar) tuzadi.</p> <p>Bank boshqaruvi o'z yig'ilishlarida Bankda murojaatlar bilan ishlash holatini, shu jumladan murojaatlarni umumlashtirish va tahlil qilish natijalari bo'yicha ma'lumotnomalarni (sharhlarni), murojaatlarda ko'tarilgan salbiy holatlarni, tizimli kamchiliklarni va o'ziga xos tavakkalchiliklarni muhokama qilishi hamda iste'molchilarning huquqlari buzilishiga olib keluvchi tizimli kamchiliklarni (agar mavjud bo'lsa) bartaraf etish bo'yicha harakatlar rejalarini tasdiqlaydi.</p> <p>Bunda, Bank boshqaruvi qarorlari, shuningdek, murojaatlarni umumlashtirish va tahlil qilish natijalari bo'yicha ma'lumotnomalar (sharhlar) ichki audit xizmatiga taqdim etiladi. Ichki audit xizmati mazkur ma'lumotlardan bankda</p>

<p>reviewing the state of appeals handling in the Bank and conducting monitoring activities.</p> <p>Quarterly informational reports (reviews) prepared based on the results of summarizing and analyzing appeals are published on the Bank's official website by the 20th day of the month following the reporting quarter. Annual informational reports (reviews) are published by February 15th.</p> <p>Information on the Bank's appeals handling activity is also included in the annual report approved at the Annual General Meeting of the Bank's shareholders.</p>	<p>murojaatlar bilan ishlash holatini tekshirish bo'yicha ish rejalarini tuzishda va monitoring faoliyatini amalga oshirishda foydalanadi.</p> <p>Murojaatlarni umumlashtirish va tahlil qilish natijalariga ko'ra tuzilgan choraklik ma'lumotnomalar (sharhlar) hisobot choragidan keyingi oyning 20-sanasiga va yillik ma'lumotnomalar (sharhlar) fevral oyining 15-sanasiga qadar Bankning rasmiy veb-saytlarida e'lon qilinadi.</p> <p>Bank aksiyadorlarining yillik umumiy yig'ilishida tasdiqlanadigan yillik hisobotda Bankning murojaatlar bilan ishlash faoliyati to'g'risidagi ma'lumotlar ham aks ettiriladi.</p>
<p>11. Certain Types of Appeals</p> <p>If the issue described in a consumer's oral appeal does not require additional study or investigation, a response is provided orally during the personal reception or via telephone.</p> <p>If the issue outlined in a text-based appeal submitted through real-time communication technologies does not require additional study or investigation, a response is provided using the same communication technologies.</p> <p>If the issue in the consumer's appeal, as described in the above two paragraphs, requires additional study or investigation, the consumer is proposed to submit the appeal in writing or electronically by attaching the supporting documents</p>	<p>11. Ayrim turdagi murojaatlar</p> <p>Iste'molchining og'zaki murojaatida bayon etilgan masala qo'shimcha o'rganishni yoki qo'shimcha tekshirish o'tkazishni talab etmasa, ushbu murojaatga javob shaxsiy qabul davomida yoki telefon orqali og'zaki beriladi.</p> <p>Real vaqt rejimida axborot-kommunikatsiya texnologiyalari orqali berilgan matnli murojaatda keltirilgan masala qo'shimcha o'rganishni yoki qo'shimcha tekshirish o'tkazishni talab etmasa, ushbu murojaatga axborot-kommunikatsiya texnologiyalaridan foydalangan holda javob beriladi.</p> <p>Agar iste'molchining mazkur bandning yuqoridagi ikkita xatboshida keltirilgan murojaatida bayon etilgan masalasi qo'shimcha o'rganishni yoki qo'shimcha tekshirish o'tkazishni talab etsa, iste'molchiga murojaatida keltirilgan</p>

<p>related to the issue. Such appeals are registered in the Bank's electronic system (KDB Intranet), and the responses are provided in writing or electronically.</p> <p>Consumers can notify the Bank orally about the loss and/or unauthorized use of their card issued by the Bank by calling the Bank's Call Center at any time of the day. During the call, the responsible Bank's employee will immediately block the consumer's bank card.</p> <p>Additionally, the Bank's mobile application provides cardholders with the ability to independently block their bank cards at any time of the day.</p>	<p>holatlarni tasdiqlovchi hujjatlar ilova qilingan holda ushbu murojaatni yozma yoki elektron shaklda taqdim etish taklif qilinadi, bu turdagi murojaatlar Bankning elektron tizimi (KDB Intranet)da ro'yxatga olinadi va ularga yozma yoki elektron shaklda javob beriladi.</p> <p>Bank tomonidan chiqarilgan bank kartasini saqlovchi uning yo'qolganligi va (yoki) undan ruxsatsiz foydalanilganligi to'g'risida Bankning Call-markaziga qo'ng'iroq qilib, o'g'zaki tarzda tunu kun xabarnoma taqdim etish mumkin. Bunda telefon suhbatida Bankning mas'ul xodimi tomonidan murojaatchining bank kartasi darhol blokirovka qilinadi.</p> <p>Bundan tashqari, Bankning mobil ilovasida bank kartasini saqlovchilari uchun o'zlariga tegishli bank kartasini sutkaning istalgan paytida mustaqil ravishda bloklash imkoniyati yaratilgan.</p>
<p>12. Materials for use at work</p> <p>The samples presented in 4-6 appendices below can be used in work depending on the content and nature of the application received by the Bank.</p> <p>In this case, the appendices can be used in drawing up the report of the interview (Appendix 4) regarding the appeal sent to the President of the Republic of Uzbekistan through the Virtual Reception, the certificate of refusal to sign the report of the interview (Appendix 5), the report of the interview (Appendix 6) confirming the fact that the author of the proposed application has not visited the Bank's building.</p>	<p>12. Ishda foydalanish uchun materiallar</p> <p>Quyida 4-6-illovalarda keltirilgan namunalardan, Bankga kelib tushgan murojaatning mazmun - mohiyatiga qarab ishda foydalanilishi mumkin.</p> <p>Bunda, O'zbekiston Respublikasi Prezidentiga Virtual qabulxona orqali yo'llangan murojaat yuzasidan o'tkazilgan suhbat bayoni (4-ilova) tuzishda, suhbat bayonini imzolashdan bosh tortganlik holatini tasdiqlash to'g'risidagi dalolatnoma (5-ilova) tuzishda, suhbat bayoni tuzilishi uchun taklif etilgan murojaat muallifining Bank binosiga tashrif buyurmaganligi holatini tasdiqlash to'g'risidagi dalolatnoma (6-ilova) tuzishda foydalanilishi mumkin.</p>

13. Final Rules

The Bank's managers and employees who have violated the requirements of the legislation and internal acts of the Bank when reviewing the appeals of individuals and legal entities shall be subject to disciplinary measures.

Identifying the Bank's managers and employees who have violated the requirements of the legislation and internal acts of the Bank when reviewing the appeals of individuals and legal entities as well as executing disciplinary measures against them shall be carried out in accordance with the rules approved by the Bank's management board.

Issues not covered by this Procedure are resolved in accordance with the legislation of the Republic of Uzbekistan. In cases discrepancy between the clauses of the Procedure and the law, the clauses of the legislation of the Republic of Uzbekistan are applied.

13. Yakuniy qoidalar

Jismoniy va yuridik shaxslarning murojaatlarini ko'rib chiqish va ular bilan ishlashda qonunchilik va Bankning ichki me'yoriy hujjatlarida belgilangan talablarni buzgan Bankning rahbar va xodimlariga nisbatan intizomiy jazo choralari qo'llaniladi.

Jismoniy va yuridik shaxslarning murojaatlarini ko'rib chiqish va ular bilan ishlashda qonunchilik va Bankning ichki me'yoriy hujjatlarida belgilangan talablarni buzgan Bankning rahbar va xodimlarini aniqlash, ularga nisbatan intizomiy jazo choralarini qo'llash Bank boshqaruvi tomonidan tasdiqlangan reglamentga ko'ra amalga oshiriladi.

Ushbu Tartibda nazarda tutilmagan masalalar O'zbekiston Respublikasi qonunchiligiga ko'ra hal etiladi. Tartib bndlari qonunchilikka muvofiq bo'lmagan holatlarda, O'zbekiston Respublikasi qonunchiligida keltirilgan qoidalar qo'llaniladi.

1-Ilova (O'zbek tilida)
"Tasdiqlayman"
Boshqaruv raisi o'rinbosari
S.S. Saydaxmedov

Murojaatni ko'rib chiqish muddatini uzaytirish to'g'risida

___ 20__ yil

Toshkent shahri

_____ tomonidan, _____ viloyati _____ tumanida yashovchi fuqaro _____ ning 20__ yil ___ ___dagi O'zbekiston Respublikasi Prezidentining virtual qabulxonasiga (___ - sonli) yo'llagan murojaati o'rganib chiqildi.

Mazkur murojaatda, fuqaro _____, _____ haqida

vajlar keltirilgan.

Biroq, "KDB Bank O'zbekiston" AJ Komplayens boshqarmasi Sanksiyaviy komplayens bo'linmasi boshlig'i O.Boltoyev taqdim qilgan ma'lumotga asosan, hozirda yuqorida qayd etilgan murojaatni ko'rib chiqish yuzasidan qo'shimcha o'rganishni amalga oshirish talab etilayotganligi sababli, O'zbekiston Respublikasi "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonunning 28-moddasi birinchi qismiga muvofiq, murojaatni ko'rib chiqish muddatini 20__ yil "___" _____ sanasiga qadar uzaytirishga ruxsat berilsin hamda bu haqda yuqoridagi murojaatning muallifi xabardor qilinsin.

X U L O S A
Murojaatni ko'rmadan qoldirish haqida

_____ yil _____

Toshkent shahar

Mijozlarga xizmat ko'rsatish boshqarmasi-2 boshlig'i G.Xodjayeva tomonidan, Toshkent viloyati Olmaliq shahrida istiqomat qiluvchi fuqaro _____ nomidan 2023 yil 8 iyun sanasida O'zbekiston Respublikasi Prezidentiga Virtual qabulxona orqali yo'llangan hamda tegishliligi bo'yicha 2023 yil 12 iyun sanasida "KDB Bank O'zbekiston" AJga kelib tushgan 410365/23-sonli murojaat o'rganib chiqildi.

Mazkur murojaatda, fuqaro _____ o'z farzandi Nurmatov Shoxrux Normat o'g'li ishxonada baxtsiz xodisa tufayli kasalxonaga tushib qolganligi va plastik kartochkasi yo'qolganligi tufayli ushbu farzandining plastik kartochkasidagi pul mablag'larini boshqa bir farzandi _____ ning plastik kartasiga o'tkazib berilishida amaliy yordam ko'rsatilishini so'ragan.

O'zbekiston Respublikasi "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonunning 29-moddasi birinchi qismi ikkinchi xatboshida jismoniy va yuridik shaxslarning vakillari orqali berilgan murojaatlar, ularning vakolatini tasdiqlovchi hujjatlar mavjud bo'lmagan taqdirda ko'rib chiqilmasligi, mazkur moddaning ikkinchi va uchinchi qismlarida esa, murojaatlar ko'rmay qoldirilganda tegishli xulosa tuzilib, u davlat organining, tashkilotning rahbari yoki ularning vakolat berilgan mansabdor shaxsi tomonidan tasdiqlanishi hamda murojaatlar ko'rmay qoldirilganligi to'g'risida murojaat qiluvchi tegishli tartibda xabardor qilinishi belgilab qo'yilgan.

Shu bois, murojaat muallifi o'z farzandi nomidan vakolatli vakil sifatida ishonchnoma asosida murojaat qilmaganligi, ya'ni o'z farzandi nomidan murojaat qilish vakolatining mavjud emasligi sababli uni ko'rmadan qoldirish maqsadga muvofiq bo'ladi.

Shuningdek, jismoniy shaxs vakilining vakolatini tasdiqlovchi hujjatlar mavjud emasligi sababli murojaat ko'rmay qoldirilganligi to'g'risida murojaat qiluvchi tegishli tartibda xabardor qilinadi.

Yuqoridagilarga ko'ra va O'zbekiston Respublikasi "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonunining 29-moddasiga asoslanib,

X U L O S A Q I L D I M:

1. O'zbekiston Respublikasi Prezidentiga Virtual qabulxona orqali _____ yil _____ sanasida fuqaro _____ nomidan yozilgan _____ – sonli murojaat jismoniy shaxs vakilining vakolatini tasdiqlovchi hujjatlar mavjud emasligi tufayli ko'rmadan qoldirilsin.

2. Ushbu murojaat yuzasidan sabablarini ko'rsatgan holda murojaat ko'rmay qoldirilgani to'g'risida fuqaro _____ ga yozma ravishda xabarnoma yuborilsin.

3. Xulosa nusxasi nazoratdan chiqarish va ma'lumot uchun Bosh ofis tegishli boshqarmalariga taqdim qilinsin.

**Mijozlarga xizmat ko'rsatish
boshqarmasi-2 boshlig'i**

2.a- ilova
Namuna
_____ viloyati
_____ tumani
_____ ko'chasi
__ uyda yashovchi fuqaro
_____ga

XABARNOMA

Bankning _____ tomonidan, Sizning 20__ yil __ ____dagi Prezidenti virtual qabulxonasiga (____ - sonli) _____

_____ mazmunda yo'llagan murojaatingiz Sizning ishtirokingizda o'tkazilgan suhbatda, fuqaro/yuridik shaxs _____ nomidan xarakat qilayotganligingiz aniqlanib, uning nomidan ish ko'rishga asosli hujjatlar, vakolatni tasdiqlovchi hujjatlar mavjud emasligi ma'lum qilingan va suhbat bayonnomasi bilan rasmiylashtirilgan.

O'zbekiston Respublikasi "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonunining 29-moddasi birinchi qismi ikkinchi xat boshi talabidan kelib chiqib, jismoniy va yuridik shaxslarning vakillari orqali berilgan murojaatlar, ularning vakolatini tasdiqlovchi hujjatlar mavjud bo'lmaganligi sababli ko'rmay qoldirilganligini ma'lum qilamiz.

Mazkur javob xatidan norozi bo'lsangiz, O'zbekiston Respublikasi Markaziy bankiga yoki moliyaviy xizmatlar iste'molchilarining huquqlarini himoya qilish vakolati berilgan davlat organlariga yoxud sudga murojaat qilish huquqingiz mavjudligini tushuntiramiz.

_____ Imzo F.I.SH

“Tasdiqlayman”
Boshqaruv raisi o‘rinbosari
S.S. Saydaxmedov

X U L O S A

Murojaatni anonim deb topish va ko‘rmasdan qoldirish haqida

2023 yil 4 yanvar

Toshkent shahar

_____ tomonidan, _____ viloyati _____ tumanida yashovchi fuqaro _____ ning 20__ yil __ _____dagi Prezidentining virtual qabulxonasiga (____ - sonli) yo‘llagan murojaati _____ o‘rganib _____ chiqildi. Mazkur murojaatda, fuqaro _____, _____ haqida vajlar keltirilgan.

Biroq ushbu Fuqaro _____ bilan o‘tkazilgan suhbatda, u fuqaro _____/yuridik shaxs _____ nomidan xarakat qilayotganligi aniqlanib, uning nomidan ish ko‘rishga asosli hujjatlar, vakolatini tasdiqlovchi hujjatlar mavjud emasligi ma‘lum qilingan va suhbat bayonnomasi bilan rasmiylashtirilgan. Shuningdek, suhbat jarayonida ham murojaat qiluvchi vakolatini tasdiqlovchi hujjatni taqdim etmadi.

O‘zbekiston Respublikasi “Jismoniy va yuridik shaxslarning murojaatlari to‘g‘risida”gi Qonunning 29- moddasi birinchi qismi ikkinchi xat boshida jismoniy va yuridik shaxslarning vakillari orqali berilgan murojaatlar, ularning vakolatini tasdiqlovchi hujjatlar mavjud bo‘lmagan taqdirda ko‘rib chiqilmasligi qayd etilgan.

Shuningdek Mazkur qonunning 29 moddasida birinchi qismi birinchi xat boshida anonim murojaatlar ko‘rib chiqilmasligi va to‘rtinchi xat boshida murojaatlar ko‘rmasdan qoldirilganda tegishli xulosa tuzilib, u davlat organining, tashkilotning rahbari yoki ularning vakolat berilgan mansabdor shaxsi tomonidan tasdiqlanishi belgilab qo‘yilgan.

Shu bois, mazkur murojaat _____ vakili orqali berilgan murojaat bo‘lib, vakolatini tasdiqlovchi hujjatlar mavjud emasligi sababli uni anonim deb topish va ko‘rmasdan qoldirish maqsadga muvofiq bo‘ladi.

Yuqoridagilarga ko‘ra va O‘zbekiston Respublikasi “Jismoniy va yuridik shaxslarning murojaatlari to‘g‘risida”gi Qonunining 3- va 29-moddalariga asoslanib,

X U L O S A Q I L D I M :

1. O‘zbekiston Respublikasi Prezidentiga Virtual qabulxona orqali 20__ yil __ _____ sanasida fuqaro _____ nomidan yozilgan _____ - sonli murojaat anonim deb topilsin va ko‘rmasdan qoldirilsin.

2. Xulosa nusxasi nazoratdan chiqarish va ma‘lumot uchun Bosh ofis regishli boshqarmalariga taqdim qilinsin.

Mijozlarga xizmat ko‘rsatish
boshqarmasi-2 boshlig‘i _____

“Tasdiqlayman”

Q A R O R
Murojaatni ko'rib chiqishni tugatish haqida

“ ___ ” _____ tuman (shahar)

_____ tomonidan O'zbekiston Respublikasi Prezidenti virtual qabulxonasi orqali joriy yilning ___ - _____ da kelib tushgan va-s/17-son bilan qayd etilgan murojaat o'rganilib chiqildi.

Aniqlanishicha, fuqaro _____ bilan

_____ sababli u bilan tuzilgan mehnat shartnomasi Mehnat kodeksining ___.- moddasi, ___- qismi, ___- bandi bilan qonuniy bekor qilingan.

Fuqaro _____ning ushbu mazmundagi 00.00.20_ yilda-s/17-sonli, 00.00.20_ yilda-s/17-sonli, 00.00.20_ yilda-s/17-sonli, 00.00.20_ yilda-s/17-sonli muqaddai yo'llagan murojaatlariga _____ (boshqarma) tomonidan amaldagi qonunchilik asosida o'rganilib, o'rnatilgan tartibda javob xatlari yo'llangan.

00.00.20_ yilda-s/17-sonli murojaat bilan fuqaro _____, xuddi shunday _____ mazmunda (yangi vajlar, yangidan ochilgan holatlar keltirilmagan) takroran murojaat qilgan.

O'zbekiston Respublikasining “Jismoniy va yuridik shaxslarning murojaatlari to'g'risida”gi Qonunning 30-moddasi 1-qismi ikkinchi xat boshida agar takroriy murojaatlarda yangi vajlar yoki yangidan ochilgan holatlar keltirilmagan bo'lsa, ilgari murojaat materiallarida esa tekshiruvlarning to'la-to'kis materiallari mavjud bo'lsa va murojaat qiluvchiga belgilangan tartibda javoblar berilgan bo'lsa bunday murojaatni ko'rib chiqish tugatilishi ko'rsatilgan.

Qayd etilganlardan kelib chiqib, fuqaro _____ning mazkur murojaati takroriy bo'lib, unda yangi vajlar, yangidan ochilgan holatlar keltirilmagan, ilgari murojaati to'la o'rganilib, fuqaroga belgilangan tartibda javob xatlari berilganligi sababli _____ mazmunidagi murojaatini ko'rib chiqishni tugatish maqsadga muvofiq bo'ladi.

O'zbekiston Respublikasining “Jismoniy va yuridik shaxslarning murojaatlari to'g'risida”gi Qonunning 30 moddasi 1-qismi ikkinchi xat boshiga asosanib:

QAROR QILDIM:

1. Fuqaro _____ning O'zbekiston Respublikasi Prezidenti virtual qabulxonasi _____ mazmunida yo'llagan murojaatini ko'rib chiqish tugatilsin.

2. Murojaatni ko'rib chiqish tugatilganligi haqida Fuqaro _____ ga yozma ravishda xabarnoma yuborilsin.

_____ tarkibiy tuzilma rahbari imzo

3.a-Ilova (O'zbek tilida)

_____ viloyati

_____ tumani

_____ ko'chasi

__ uyda yashovchi fuqaro

_____ga

XABARNOMA

_____ tomonidan, Sizning O'zbekiston Respublikasi Prezidentiga

_____ mazmunda yo'llagan murojaatingiz O'zbekiston Respublikasining "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonunning 30-moddasi talablariga asosan ko'rib chiqish tugatilganligini ma'lum qilamiz.

Mazkur javob xatidan norozi bo'lsangiz, O'zbekiston Respublikasi Markaziy bankiga yoki moliyaviy xizmatlar iste'molchilarining huquqlarini himoya qilish vakolati berilgan davlat organlariga yoxud sudga murojaat qilish huquqingiz mavjudligini tushuntiramiz.

_____ imzo F.I.SH

“Tasdiqlayman”

QAROR
Murojaatni ko'rib chiqishni tugatish xaqida

“ ___ ” _____ tuman(shahar)

_____ tomonidan O'zbekiston Respublikasi Prezidenti virtual qabulxonasi orqali joriy yilning ___ - _____ da kelib tushgan va-s/17-son bilan qayd etilgan murojaat o'rganilib chiqildi.

O'rganish davomida fuqaro _____, joriy yilning ___ _____ kuni O'zbekiston Respublikasi Prezidenti virtual qabulxonasi orqali ___ - _____ dagi-s/17-son bilan qayd etilgan murojaatini chaqirib olish, uni ko'rib chiqishni tugatish to'g'risida xat bilan murojaat qilgan.

O'zbekiston Respublikasining “Jismoniy va yuridik shaxslarning murojaatlari to'g'risida”gi Qonunning 30-moddasi 1-qismi uchinchi xat boshida agar murojaat qiluvchi o'z murojaatini belgilangan tartibda chaqirib olgan bo'lsa yoki uni ko'rib chiqishni tugatish to'g'risida iltimos qilgan bo'lsa bunday murojaatni ko'rib chiqish tugatilishi ko'rsatilgan.

Bayon etilganlardan kelib chiqib, fuqaro _____ning mazkur murojaatini ko'rib chiqishni tugatish maqsadga muvofiq bo'ladi.

O'zbekiston Respublikasining “Jismoniy va yuridik shaxslarning murojaatlari to'g'risida”gi Qonunning 30-moddasi 1-qismi uchinchi xat boshiga asoslanib:

QAROR QILDIM:

1. Fuqaro _____ning O'zbekiston Respublikasi Prezidenti virtual qabulxonasi _____ mazmunida yo'llagan murojaati fuqaro _____ning joriy yil ___ _____ kungi ushbu murojaatini chaqirib olish, uni ko'rib chiqishni tugatish to'g'risida iltimosnomasini inobatga olib ko'rib chiqish tugatilsin.

2. Ushbu Murojaat yuzasidan Fuqaro _____ ga yozma ravishda xabarnoma yuborilsin.

_____ tarkibiy tuzilma raxbari imzo

3.v-Ilova (O'zbek tilida)

_____ tumani
_____ ko'chasi
__ uyda yashovchi fuqaro
_____ ga

XABARNOMA

_____ tomonidan, Sizning O'zbekiston Respublikasi Prezidentiga

_____ mazmunda yo'llagan murojaatingiz yuzasidan joriy yilning ___ ___ kungi murojaatni chaqirib olish, uni ko'rib chiqishni tugatish to'g'risida bayon etilgan –sonli xatingizga binoan, O'zbekiston Respublikasining “Jismoniy va yuridik shaxslarning murojaatlari to'g'risida”gi Qonunning 30-moddasi 1-qismi uchinchi xatboshi talabidan kelib chiqib, murojaatingizni ko'rib chiqish tugatilganligini ma'lum qilamiz.

Mazkur javob xatidan norozi bo'lsangiz, O'zbekiston Respublikasi Markaziy bankiga yoki moliyaviy xizmatlar iste'molchilarining huquqlarini himoya qilish vakolati berilgan davlat organlariga yoxud sudga murojaat qilish huquqingiz mavjudligini tushuntiramiz.

_____ imzo F.I.SH

“Tasdiqlayman”

QAROR
Murojaatni ko'rib chiqishni tugatish xaqida

“ ___ ” _____ tuman(shaxar)

_____ tomonidan O'zbekiston Respublikasi Prezidenti virtual qabulxonasi orqali joriy yilning ___ - _____ da kelib tushgan va-s/17-son bilan qayd etilgan murojaat o'rganilib chiqildi.

Murojaatni o'rganish yuzasidan mazkur Murojaatda ko'rsatilgan manzilga borilganda ushbu manzilda yashamasligi aniqlangan va _____ maxalla fuqarolari yig'ini ma'lumotnomasi bilan tasdiqlangan. Shuningdek murojaatda ko'rsatilgan elektron pochta manzili noto'g'ri ekanligi aniqlandi.

O'zbekiston Respublikasining “Jismoniy va yuridik shaxslarning murojaatlari to'g'risida”gi Qonunning 30-moddasi 1-qismi to'rtinchi xat boshida yashash joyi, turgan joyi (pochta manzili), elektron pochta manzili yoki boshqa rekvizitlari o'zgarganligi to'g'risida o'z vaqtida xabardor qilmaganligi tufayli chaqirishning imkoni yo'qligi sababli murojaatni murojaat qiluvchining ishtirokisiz ko'rib chiqish imkoniyati bo'lmaganda bunday murojaatni ko'rib chiqish tugatilishi ko'rsatilgan.

Bayon etilganlardan kelib chiqib, fuqaro _____ning mazkur murojaatini ko'rib chiqishni tugatish maqsadga muvofiq bo'ladi.

O'zbekiston Respublikasining “Jismoniy va yuridik shaxslarning murojaatlari to'g'risida”gi Qonunning 30-moddasi 1-qismi to'rtinchi xat boshiga asoslanib:

QAROR QILDIM:

1. Fuqaro _____ning O'zbekiston Respublikasi Prezidenti virtual qabulxonasi _____ mazmunida yo'llagan murojaatini ko'rib chiqish tugatilsin.

2.Xulosa nusxasi nazoratdan chiqarish va ma'lumot uchun xududiy boshqarma ijro nazorati/ Bank apparatiga taqdim qilinsin.

_____ tarkibiy tuzilma raxbari imzo

“Tasdiqlayman”

QAROR
Murojaatni ko'rib chiqishni tugatish xaqida

“ ___ ” _____ tuman (shahar)

_____ tomonidan O'zbekiston Respublikasi Prezidenti virtual qabulxonasi orqali joriy yilning ___ -_____ da kelib tushgan va-s/17-son bilan qayd etilgan murojaat o'rganilib chiqildi.

Mazkur murojaat murojaat etuvchi ishtirokida o'rganib chiqish zarurligi, bu borada murojaatchiga joriy yilning ___ -_____ kuni _____-sonli xat bilan chaqirilganligi va murojaatchi hozirda _____ cababli kelmaganligi aniqlandi.

O'zbekiston Respublikasining “Jismoniy va yuridik shaxslarning murojaatlari to'g'risida”gi Qonunning 30-moddasi 1-qismi beshinchi xat boshida murojaatni murojaat qiluvchining ishtirokisiz ko'rib chiqish imkoniyati mavjud emasligi sababli, davlat organi, tashkilot yoki ularning mansabdor shaxsi tomonidan chaqirilgan murojaat qiluvchi kelmay qolgan taqdirda murojaatni ko'rib chiqish tugatilishi ko'rsatilgan.

Bayon etilganlardan kelib chiqib, fuqaro _____ning mazkur murojaatini ko'rib chiqishni tugatish maqsadga muvofiq bo'ladi.

O'zbekiston Respublikasining “Jismoniy va yuridik shaxslarning murojaatlari to'g'risida”gi Qonunning 30-moddasi 1-qismi beshinchi xat boshiga asoslanib:

QAROR QILDIM:

1. Fuqaro _____ning O'zbekiston Respublikasi Prezidenti virtual qabulxonasi _____ mazmunida yo'llagan murojaatini ko'rib chiqish tugatilsin.

2. Murojaatni ko'rib chiqish tugatilganligi xaqida Fuqaro _____ ga yozma ravishda xabarnoma yuborilsin.

_____ tarkibiy tuzilma raxbari imzo

3.e-Ilova (O'zbek tilida)

_____ viloyati
_____ tumani
_____ ko'chasi
__ uyda yashovchi fuqaro
_____ ga

XABARNOMA

_____ tomonidan, Sizning O'zbekiston Respublikasi Prezidentiga

_____ mazmunda yo'llagan murojaatingiz O'zbekiston Respublikasining "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonunning 30-moddasi 1-qismi beshinchi xat boshi talablariga asosan murojaatni murojaat qiluvchining ishtirokisiz ko'rib chiqish imkoniyati mavjud emasligi sababli, murojaat qiluvchi kelmay qolganligi uchun murojaatni ko'rib chiqish tugatilganligini ma'lum qilamiz.

Mazkur javob xatidan norozi bo'lsangiz, O'zbekiston Respublikasi Markaziy bankiga yoki moliyaviy xizmatlar iste'molchilarining huquqlarini himoya qilish vakolati berilgan davlat organlariga yoxud sudga murojaat qilish huquqingiz mavjudligini tushuntiramiz.

_____ imzo F.I.SH

_____ tomonidan O'zbekiston Respublikasi Prezidentiga Virtual
qabulxona orqali yo'llangan murojaat yuzasidan o'tkazilgan
SUHBAT BAYONI

Toshkent sh. _____ yil ___ dekabr

“KDB Bank O'zbekiston” AJ (keyingi o'rinlarda - Bank) Bosh ofisi binosida joriy yilning ___ dekabr sanasida Bankning mijozi bo'lmish “_____” MChJ (keyingi o'rinlarda – Ishonch bildiruvchi) nomidan _____ yildagi ___ -sonli order asosida ish yuritayotgan “_____” advokatlik firmasi advokati _____ (keyingi o'rinlarda – Murojaat muallifi) tomonidan O'zbekiston Respublikasi Prezidentiga Virtual qabulxona orqali 2023 yil 11 dekabrda yo'llangan hamda 2023 yil 15 dekabr sanasida Bankka kelib tushgan murojaat, shuningdek huddi shunday mazmunda _____ manzilidan Bankning info@kdb.uz manziliga 2023 yil 11 dekabr sanasida yo'llangan murojaat yuzasidan suhbat o'tkazildi. Suhbat davomida Bank xodimlari tomonidan murojaat muallifiga yuqoridagi murojaatlarda qayd etilgan Toshkent tumanlararo iqtisodiy sudining _____-sonli ish yuzasidan _____ yilda qabul qilingan da'voni ta'minlash to'g'risidagi ajrimi ijrosi O'zbekiston Respublikasi Iqtisodiy protsessual kodeksining 98 va 198-moddalariga muvofiq to'liq va o'z vaqtida ta'minlanganligi, ya'ni Bank mijozi bo'lmish “_____” MChJ barcha hisobvaraqlari chiqim qismining ish haqi, soliq va boshqa majburiy to'lovlardan tashqari qismiga jami _____ so'm miqdoridagi pul mablag'lari xatlanganligi yuzasidan batafsil ma'lumot hamda tushuntirish berildi.

O'z navbatida, murojaat muallifi Bank xodimlari tomonidan taqdim etilgan ma'lumot va tushuntirishlardan to'liq qanoat hosil qilganligi hamda Bank va uning xodimlariga nisbatan biron-bir e'tirozi yo'qligini ma'lum qildi.

Bayonnoma ikki nusxada, bir nusxa murojaat muallifiga taqdim qilish, ikkinchi nusxa Bankda qoldirish uchun tuzildi.

**Murojaat muallifi
advokat**

**Hisobraqamlar bilan ishlash boshqarmasi
bosh mutaxassisi**

Bosh yuriskonsult

ПРОТОКОЛ БЕСЕДЫ

с _____, представителем ООО «_____»,
касательно обращения Президенту Республики Узбекистан через
виртуальную приемную

28 февраля 2023 г.

г. Ташкент

23 февраля текущего года в здание АО «КДБ Банк Узбекистан» (далее - Банк), приглашен представитель ООО «_____», _____ (далее - Автор), по поводу обращения Президенту Республики Узбекистан через виртуальную приемную за № _____ от _____ года, поступившее в Банк _____ года. Но Автор отказался от посещения Банка.

На следующий день _____ года Автору повторно предложено встретиться для обсуждения обращения. После отказа, в ходе телефонного разговора со стороны работников Банка даны следующие разъяснения:

Согласно Указу Президента Республики Узбекистан «Об устранении нарушений и злоупотреблений по экспортно-импортным операциям, осуществляемым на бартерной основе» №УП-616 от 09 июля 1993 года, с 16 июля 1993 года запрещено заключение контрактов на осуществление экспортно-импортных бартерных операций на безвалютной основе.

Экспортно-импортные операции на бартерной основе могут осуществляться на основании решений Кабинета Министров в рамках межправительственных соглашений.

Согласно Положению «О порядке ведения мониторинга и контроля за осуществлением внешнеторговых операций» (Приложение №1 к Постановлению Кабинета Министров Республики Узбекистан от 14 мая 2020 года № 283) допускается:

осуществление взаиморасчетов в рамках двух и более импортных контрактов одного хозяйствующего субъекта, оплата по которым осуществлена за счет собственных средств импортера;

осуществление взаиморасчетов в рамках двух и более экспортных контрактов одного хозяйствующего субъекта.

В целях списания возникшей задолженности Автору было предложено осуществление действий согласно Положения «О порядке снятия с учета безнадежных задолженностей в единой электронной информационной системе внешнеторговых операций» (Приложение №1 к Постановлению Кабинета Министров Республики Узбекистан от 14 апреля 2021 года № 216).

В ходе беседы Автор заявил, что разъяснение Банка относительно экспортно-импортных операций на бартерной основе как и по порядку взаиморасчетов в рамках двух и более импортных или экспортных контрактов одного хозяйствующего субъекта не имеют никакого отношения к предмету обращения, направленного через виртуальную приемную за №25789-s/23 от 21 февраля 2023 года.

Предложение же по списанию возникшей задолженности в качестве безнадежной не исполнимо в виду отсутствия оснований для признания их таковыми.

Поставленный вопрос, относительно отсутствия рабочего механизма реализации хозяйствующим субъектом права на прекращение обязательства

нерезидента зачетом встречного однородного требования, предписанный Законом РУз «О валютном регулировании», остался открытым, без разрешения проблемы.

В ответ на вышеуказанные заявления Автора, до его сведения было доведено, что согласно действующему законодательству, коммерческие банки не уполномочены на изменение либо дополнение вышеуказанных нормативно-правовых актов, соответственно Автору было рекомендовано обратиться в данные ведомства с соответствующими предложениями о внесении изменений и/или дополнений в законодательство.

О чем составлен Протокол в двух экземплярах (для предоставления автору обращения и для Банка).

Автор обращения

**Начальник управления
валютного контроля**

Начальник кредитного управления - 2

Главный юрист-консульт

**Suhbat bayonini imzolashdan bosh tortganlik holatini tasdiqlash to'g'risidagi
DALOLATNOMA**

Toshkent sh. _____ yil

Biz, quyida imzo chekuvchilar fuqaro _____ (keying o'rinlarda - murojaat muallifi) tomonidan 2023 yil 28 noyabr sanasida "KDB Bank O'zbekiston" AJ (keyingi o'rinlarda - Bank)ga yo'llangan murojaatida qayd etilgan masalalar yuzasidan Bankning bosh ofisi binosida soat 16-00 da o'tkazilgan suhbatda ishtirok etgan murojaat muallifi tomonidan yuqorida tilga olingan suhbat natijalariga ko'ra tuzilgan suhbat bayonini imzolashdan bosh tortganligini tasdiqlaymiz (*Imzolashdan bosh tortish sababini murojaat muallifi so'zidan qayd etilishi mumkin*),

Kassa amaliyotlari bo'linmasi boshlig'i _____

Xodimlar bilan ishlash bo'limi boshlig'i _____

Bosh yuriskonsult _____

**Mijozlarga xizmat ko'rsatish-1 va
Bank kartalari bilan ishlash
boshqarmalari boshlig'i** _____

АКТ
о подтверждении отказа в подписании Протокола беседы

г. Ташкент

02 декабря 2023 года

Мы нижеподписавшиеся подтверждаем, что _____ (далее Заявитель) отказалась подписать Протокол беседы, составленный в ходе ее личного приема в здании Головного офиса АО «КДБ Банк Узбекистан» (далее «Банк») в 16-00 часов.

Начальник Отдела кассовых операций

Начальник Отдела по работе персоналом

Главный юрисконсульт

Глава Управления по обслуживанию клиентов-1 и Управления по работе с банковскими картами

Suhbat bayoni tuzilishi uchun taklif etilgan murojaat muallifining Bank bosh ofisi binosiga tashrif buyurmaganligi holatini tasdiqlash to'g'risidagi DALOLATNOMA

Toshkent sh.

2023 yil 25 noyabr

Biz, quyida imzo chekuvchilar O'zbekiston Respublikasi Prezidentiga Virtual qabulxona orqali murojaat yo'llagan (2023 yil 21 fevral sanasidagi _____-s/____ - sonli murojaat, bankka kelib tushgan sanasi 2023 yil 22 fevral) «_____» MChJ vakili (*lavozimi ko'rsatilishi ham mumkin*) janob Fedosin Dmitriy Anatolyevich (keyingi o'rinlarda – murojaat muallifi) 2023 yil 23 noyabr kuni soat 15-00 da +99800 0000000 telefon raqamiga hamda 24 noyabr kuni soat 10-00da +99800 0000000 telefon raqamiga Bank xodimlari (*xodimlarning lavozimi va F.I.Sh ham ko'rsatilishi mumkin*) tomonidan amalga oshirilgan qo'ng'iroqlar davomida murojaatda ilgari surilgan masalalarni murojaat muallifining shaxsan ishtirokida ko'rib chiqish uchun "KDB Bank O'zbekiston" AJ (keyingi o'rinlarda - Bank) bosh ofisi binosiga muallif uchun qulay vaqtda tashrif buyurish taklif qilinganligini taklif qilinganligi, shuningdek muallif uchun qulay joyga Bank xodimlarining tashrif buyurishi mumkin ekanligi ham ma'lum qilinganligini, biroq muallif 2023 yil 25 noyabr sanasida soat 13-00da bank bosh ofisi binosiga tashrif buyurishga o'z roziligini bildirgan bo'lishiga qaramay, kelishilgan sana va vaqtda Bank bosh ofisiga tashrif buyurmaganligini tasdiqlaymiz.

Shuningdek, yuqoridagi telefon orqali muloqotlar davomida Muallifga murojaatdan o'rin olgan masalalar yuzasidan batafsil tushuntirishlar ham berilgan.

**Valyuta nazorati boshqarmasi
boshlig'i o'rinbosari**

**Kredit boshqarmasi-2 boshlig'i/
Mijozlar bilan ishlash menejeri**

АКТ

о подтверждении факта не посещения здания головного офиса банка автором обращения, приглашенного для составления Протокола встречи

г. Ташкент

24 февраля 2023 года

Мы нижеподписавшиеся подтверждаем, что представитель (*можно указать должность*) ООО «_____» господин _____ (далее - Заявитель) обратившийся к Президенту Республики Узбекистан через виртуальную приемную (обращение за №25789-s/23 от 21 февраля 2023 года, поступившее в Банк 22 февраля 2023 года), в ходе телефонных разговоров 23 и 24 февраля 2024 года, был приглашен в Банк для рассмотрения доводов, указанных в обращении при личном участии Заявителя. Также, Заявителю было предложено посещение представителями Банка локации, удобной для Заявителя. Вышеупомянутые телефонные звонки были осуществлены работникам Банка (*можно указать должность и Ф.И.О.*) на номер +99800 0000000 в 15-00 часов 23 февраля и на номер +99800 0000000 в 10-00 часов 24 февраля. Хотя, в ходе указанных телефонных разговоров, Заявитель выразил свое согласие на посещение Банка 25 февраля в 13-00 часов, в итоге он так и не посетил Банк.

А также, в ходе вышеуказанных телефонных разговоров, Заявителю были предоставлены подробные разъяснения касательно вопросов, изложенных в обращении,

**Заместителя начальника Управления
валютного контроля**

**Начальник Кредитного управления-2/
Менеджер по работе с клиентами**

LEGAL OPINION

YURIDIK XULOSA

Legal review carried out by Yuridik ekspertiza o'tkazdi	Legal department / Yuridik boshqarma
The title of the Internal Act subject to legal review Yuridik ekspertiza o'tkazilgan ichki me'yoriy hujjat nomi	<i>Procedure On Handling Appeals of Individuals and Legal Entities</i> <i>Jismoniy va yuridik shaxslarning murojaatlari bilan ishlash Tartibi</i>
Legal acts applied in the process of legal review Yuridik ekspertiza jarayonida qo'llanilgan normativ-huquqiy hujjatlar	<ol style="list-style-type: none"> 1. Law «On Central Bank of the Republic of Uzbekistan» (New edition) / «O'zbekiston Respublikasining Markaziy banki to'g'risida»gi Qonun (Yangi tahrir); 2. Law «On banks and banking activity» (New edition) / «Banklar va bank faoliyati to'g'risida»gi Qonun (Yangi tahrir); 3. Law «On the appeals of individuals and legal entities» (New edition) / «Jismoniy va yuridik shaxslarning murojaatlari to'g'risida»gi Qonun (yangi tahriri); 4. Resolution of the Cabinet of Ministers «On the approval of a standard provision on the procedure for working with the appeals of individuals and legal entities in state bodies, state institutions and organizations with state participation» (#341 dd. 07.05.2018) / O'zbekiston Respublikasi Vazirlar Mahkamasining «Davlat organlarida, davlat muassasalarida va davlat ishtirokidagi tashkilotlarda jismoniy va yuridik shaxslarning murojaatlari bilan ishlash tartibi to'g'risidagi namunaviy nizomni tasdiqlash haqida»gi Qarori (07.05.2018 y. 341-son); 5. Regulation «On requirements of the Central Bank on internal acts of commercial banks» registered by Ministry of Justice #916 dd 05.04.2000 / «Markaziy bank tomonidan tijorat banklarining ichki me'yoriy hujjatlariga qo'yiladigan talablar to'g'risida»gi Nizom (Adliya vazirligi tomonidan 05.04.2000 y. 916-son bilan ro'yxatga olingan); 6. Regulation «On minimum requirements for the activities of commercial banks in the course of relationship with consumers of banking services» registered by Ministry of Justice #3030 dd 02.07.2018 / «Bank xizmatlari iste'molchilari bilan o'zaro munosabatlarni amalga oshirishda tijorat banklarining faoliyatiga qo'yiladigan minimal talablar to'g'risida»gi Nizom (Adliya vazirligi tomonidan 02.07.2018 y. 3030-son bilan ro'yxatga olingan).

This document sets out *Procedure On Handling Appeals of Individuals and Legal Entities* of the Bank.

Current project of the internal act is in compliance with the applicable laws of the Republic of Uzbekistan, decrees and resolutions of the President of the Republic of Uzbekistan, resolutions of the Cabinet of Ministers, legal and regulatory instruments of the Central Bank as well as Regulation «On requirements of the Central Bank on internal acts of commercial banks» registered by Ministry of Justice under #916 dd 05.04.2000 and the requirements of the Bank's Charter.

Mazkur hujjat Bankning *Jismoniy va yuridik shaxslarning murojaatlari bilan ishlash Tartibini* belgilab beradi.

Ushbu loyiha O'zbekiston Respublikasining amaldagi qonunlari, O'zbekiston Respublikasi Prezidentining farmonlari va qarorlari, Vazirlar Mahkamasining qarorlari, Markaziy bankning normativ-huquqiy hujjatlari, shu jumladan Adliya vazirligi tomonidan 05.04.2000 y. 916-son bilan ro'yhatga olingan "Markaziy bank tomonidan tijorat banklarining ichki me'yoriy hujjatlariga qo'yiladigan talablar to'g'risida"gi Nizomda belgilangan ichki me'yoriy hujjatlarga qo'yiladigan talablarga hamda Bank Ustavining talablariga muvofiq keladi.

Azizbek Zaynobidinov

Lawyer / Yurist

Legal Department / Yuridik boshqarma

"KDB Bank Uzbekistan" JSC /

"KDB Bank O'zbekiston" AJ



Sanjar Rasulov

Senior legal adviser / Bosh yuriskonsult

Legal Department / Yuridik boshqarma

"KDB Bank Uzbekistan" JSC /

"KDB Bank O'zbekiston" AJ



Agree with legal opinion / Yuridik xulosaga qo'shilaman

Bunyod Islomov










Head / Boshqarma boshlig'i

Legal Department / Yuridik boshqarma

"KDB Bank Uzbekistan" JSC /

"KDB Bank O'zbekiston" AJ



MB Protocol	IMB/LGD/HO/25/10	17.01.2025
On consideration of the internal acts of the Bank / Bankning ichki me'yoriy hujjatlarini ko'rib chiqish to'g'risida		
APPROVED By		
Lee Young Lok	Chairman	BusinessTrip
Kim Hyung Woon	General Director	
Saydakhmedov Saydmakhmud	Deputy Chairman	
Hyun Sangjae	Managing Director	
Ashrafkhanov Bobir	Executive Director	
Seo Kyoungwan	Executive Director	
Lee Chang Hyun	Executive Director	
Juraev Abrorjon	Chief Accountant	
REVIEWED By		
Islomov Bunyod	Head of Legal Department	
PREPARED By		
Rasulov Sanjar	Senior Legal Adviser	

**PROTOCOL OF THE MANAGEMENT BOARD MEETING
BOSHQARUV MAJLISI BAYONNOMASI**

Time / Vaqti: 10:00

Place / Joyi: 3, Bukhoro Street, Tashkent / Toshkent shahri,
Buxoro ko'chasi, 3

AGENDA / KUN TARTIBI:

On consideration of the internal acts of the Bank / Bankning ichki me'yoriy hujjatlarini ko'rib chiqish to'g'risida

As per decision of the Bank's Internal Acts Review Committee #IAR/PLD/HO/25/2 dated January 16, 2025, it is proposed to submit the below listed internal acts for approval by the governing bodies of the Bank.

Based on the abovementioned decision, the Management Board

HAS DECIDED:

1. To agree with the following internal acts and submit them to the Supervisory Board for approval:
 - Liquidity management policy (To be re-approved);
 - Foreign currency assets management policy (To be re-approved).
2. To approve the following internal acts:
 - General affairs department procedure (To be revised);
 - Procedure of Client service department - 1 (To be revised);
 - Procedure of Client service department - 2 (To be revised);
 - Account administration department's procedure (To be revised);
 - Procedure on handling appeals of individuals and legal entities (To be revised).
3. To entrust the Planning Department to take necessary actions to submit the duly approved internal acts to the Central Bank.

Bank Ichki me'yoriy hujjatlarni ko'rib chiqish qo'mitasining 2025-yil 16-yanvardagi IAR/PLD/HO/25/2-sonli qaroriga binoan, unda qayd etilgan ichki me'yoriy hujjatlarni Bank boshqaruv organlari tomonidan tasdiqlash taklif etilgan.

Yuqorida zikr etilgan qarorga asoslanib, Bank Boshqaruvi

QAROR QILADI:

1. Quyidagi ichki me'yoriy hujjatlar ma'qullansin va Kuzatuv kengashiga tasdiqlash uchun kiritilsin:
 - Likvidlikni boshqarish siyosati (Qayta tasdiqlanmoqda);
 - Valyuta aktivlarini boshqarish siyosati (Qayta tasdiqlanmoqda).
2. Quyidagi ichki me'yoriy hujjatlar tasdiqlansin:
 - Umumiy ishlar boshqarmasining ishlash tartibi (o'zgartirilmoqda);
 - Mijozlarga xizmat ko'rsatish boshqarmasi – 1 ish tartibi (o'zgartirilmoqda);
 - Mijozlarga xizmat ko'rsatish boshqarmasi – 2 ish tartibi (o'zgartirilmoqda);
 - Hisobraqamlar bilan ishlash boshqarmasi ish tartibi (o'zgartirilmoqda);

- Jismoniy va yuridik shaxslarning murojaatlari bilan ishlash tartibi (o'zgartirilmoqda).
3. Rejalashtirish boshqarmasi zimmasiga, mazkur ichki me'yoriy hujjatlar o'rnatilgan tartibda tasdiqlangach, Markaziy bankka taqdim etish choralarini ko'rish vazifasi yuklatilsin.