

“Analytical report on appeals received from individuals and legal entities to KDB Bank Uzbekistan” JSC during the IV quarter of 2025 and their consideration

This report “KDB Bank Uzbekistan” JSC (hereinafter referred to as “Bank” in the report) at its next meeting discussed the state of working with appeals in the Bank, the negative situations raised in appeals, systemic deficiencies and specific risks prepared in order to develop measures to eliminate systemic deficiencies that lead to violation of consumers' rights.

☐ *Statistical reference*

During the IV quarter of 2025, the Bank received a total of 14 appeals from individuals and legal entities, all of which were reviewed in compliance with the requirements established by law and the Bank's internal rules.

Out of the total appeals, 14 were received from individuals.

№	Area name	Number of applications	Legal entities	Individuals
1.	Tashkent city	7	-	7
2.	Tashkent region	2	-	2
3.	Surkhandarya region	1	-	1
4.	Kashkadarya region	1	-	1
5.	Samarkand region	1	-	1
6.	Russian Federation	1	-	1
7.	Khorezm region	1	-	1
	Total	14	-	14

12 of the appeals were received through the Central Bank, while the remaining 2 appeals were received indirectly through the Virtual Reception Office of the President of the Republic of Uzbekistan.

According to type, all 14 appeals were classified as applications by the Bank's employees.

№	Content of the petition	Number
1.	Obtaining information on an account	2
2.	Bank deposits and other deposit operations	2
3.	Bank loans and credit operations	2
4.	Other issues	8
	Total	14

☐ *About the issues mentioned in the appeals*

As mentioned in the table above, the bank has received appeals on various topics, and short comments on their content will be covered below.

1. Obtaining account information

Citizens requested to stop all banking operations carried out on their own behalf and to ban personal and organizational accounts in 2 applications.

2. Bank deposits and other deposit operations

2 applications were received regarding providing information about accounts, cash balances, and bank cells of deceased or legally incapacitated persons by their heirs and close relatives.

3. Bank loans and credit operations

8 applications were received regarding the requirements to prohibit issuing loans to their children, refinancing debts, protecting personal data from fraudsters, and checking improperly opened loans.

4. Other matters

2 applications were received regarding checking accounts and ensuring security due to falling victim to fraudsters, as well as assistance in job placement.

Review of applications, systemic shortcomings and measures to eliminate them All applications received during the IV quarter of 2025 were reviewed by the Bank's management and responsible employees within the deadlines established by law, explanations and clarifications were provided to the applicants, and response letters were sent to them.

☐ *On consideration of appeals, systemic deficiencies and measures to eliminate them*

All appeals received during the IV quarter of 2025 were considered by the management and responsible employees of the Bank within the terms established by the law, comments and explanations were given to the applicants and response letters were sent to them.

The management of the bank strictly followed the schedule of reception of representatives of individuals and legal entities, and the Bank did not receive complaints about this.

The issues raised in the appeals are thoroughly analyzed, and the following measures are being taken by the Bank to solve them:

№	Action	Implementation period	Responsible departments
1.	<p>In order to prevent financial fraud:</p> <ul style="list-style-type: none"> - 24/7 (day and night) notification to the bank about the loss and (or) unauthorized use of the bank card by bank card holders and continuous provision of the possibility of blocking the card; - ensuring continuous and continuous operation of anti-frod systems in the bank's mobile application 	Permanent	<p>Customer service-2 department Bank cards department IT security department Digital banking system department Core banking system department Digital banking department</p>
2.	<p>In order to manage vacancies, the HR department maintains permanent control by ensuring all available vacancies and their specific requirements are consistently published and updated through the tashkent.hh.uz website.</p>	Permanent	HRD