

Analytical Report on Appeals Received from Individuals and Legal Entities and Their Review at “KDB Bank Uzbekistan” JSC in the 3rd Quarter of 2025

This report has been prepared for the Management Board of “KDB Bank Uzbekistan” JSC (hereinafter referred to as the “Bank” in this report) to analyse the handling of customer appeals, identify negative issues raised in the appeals, address systemic shortcomings and specific risks, and develop corrective measures to eliminate systemic deficiencies that may lead to violations of consumer rights. The report will be discussed at the upcoming Management Board meeting.

□ *Statistical Summary*

During the 3rd quarter of 2025, the Bank received a total of 15 appeals from individuals and legal entities. All received appeals were reviewed in accordance with the requirements established by the legislation and the Bank’s internal regulations.

Geographical Distribution of Appeals

Of the total number of appeals, 14 were submitted by individuals and 1 by a legal entity.

#	Region	Total	Legal entities	Individuals
1.	Tashkent city	9	-	9
2.	Tashkent region	3	-	3
3.	Surkhondarya region	1	1	-
4.	Qashqadarya region	1	-	1
5.	Namangan region	1	-	1
	Total	15	1	14

Channels of Appeal Submission

Of the total 15 appeals: 8 were submitted directly to the Bank by service consumers. 7 were received indirectly through various channels:

- 2 via the President’s Virtual Reception.
- 5 via the Central Bank.

Classification of Appeals

The Bank’s employees categorized the appeals as follows:

- 10 were classified as applications.
- 5 were classified as complaints.

1 appeal was identified as a duplicate.

#	Subject/Content of Appeals	Amount
1.	Requests for account information	6
2.	Deficiencies in service quality and suggestions for improvement	4
3.	Measures to protect against financial fraud	3
4.	Execution of non-cash settlement documents	1
5.	Technical issues related to bank cards	1
	Total	15

□ Issues Raised in the Appeals

The Bank received appeals on various topics, as outlined in the table above, and a brief summary of their content is provided below.

① Requests for account information

A total of 6 appeals were received from individuals requesting information related to bank accounts, including: the accuracy of information provided to tax authorities regarding foreign currency credited to accounts; the existence of bank deposits opened by deceased individuals; requests to stop automatic debits from bank cards, and information regarding restrictions imposed on bank accounts.

② Deficiencies in service quality and suggestions for improvement

A total of 4 appeals were received from individuals regarding inconveniences in the Bank's mobile application, including: the need to re-register after each version update and errors in receiving SMS notifications during transactions; delays in crediting Visa Direct and foreign currency funds to accounts.

③ Measures to protect against financial fraud

A total of 3 appeals were received from individuals concerning fraudulent activities, including preventing the registration of credit obligations in their names by fraudsters and restricting unauthorized use of their bank cards by third parties, as well as transactions involving fraudulently obtained funds.

④ Execution of non-cash settlement documents

1 appeal was received regarding a bank's legal entity client, seeking information about their indebtedness and its repayment.

⑤ Technical issues related to bank cards

1 appeal was received regarding a chip malfunction in Visa cards.

☐ *Review of appeals, systemic issues, and corrective measures*

During the 3rd quarter of 2025, all appeals received were reviewed by the Bank's management and responsible employees within the timeframes stipulated by legislation. Explanations and clarifications were provided to the applicants, and response letters were sent to them.

The Bank's management strictly adhered to the schedule for receiving representatives of individuals and legal entities, and no complaints were received by the Bank regarding this matter.

The issues raised in the appeals were thoroughly analyzed, and the Bank has been implementing the following measures to resolve them:

#	Measures	Implementation period	Responsible departments
1.	Ensuring the technical fault-free and stable operation of the new method for crediting foreign currency funds to accounts	Regularly	Operations
2.	Carrying out the phased modernization of the Visa processing center	01.06.2026	Bank Cards, IT
3.	To prevent cases of financial fraud: - Ensure uninterrupted 24/7 availability for bank cardholders to report the loss and/or unauthorized use of their bank cards to the bank, and to block the card promptly, - Ensure continuous and uninterrupted operation of anti-fraud systems within the bank's mobile application.	Regularly	Customer Service – 2, Bank Cards, IT Security, Digital Banking
4.	Reducing technical malfunctions arising during operations with bank cards and improving quality monitoring	Regularly	Bank Cards