

**THE LEAFLET FOR THE CLIENTS OF THE CJSC “FINCA BANK”
(in respect of non-credit banking products and services)**

Our principles of working with clients

All the employees of the CJSC “FINCA Bank” serve clients in accordance with the internal *Standards of Customer Service* described below.

When serving clients, the employees of the bank are prohibited to do the following:

- To accept gifts, money or other rewards from the client under any pretext;
- To force clients to open deposits;
- To carry out operations on clients’ accounts without the client’s presence and/ or without the relevant documents from the client in accordance with the Bank Account Agreement;
- To accept money from the client to open a deposit or to replenish the deposit or to carry out any other banking operations outside of the bank – only the client himself/herself or his/her proxy may carry out account operations;
- To carry out operations in accordance with the phone calls/ text messages (SMS messages) received from clients or with the instructions received using other channels: carrying out operations on the clients’ account is possible only by the client himself/herself - in the case of the client’s physical presence in the Bank or via remote channels;
- Require from the client to pay the commission fees exceeding the commission fee according to the Bank's Tariffs or not specified in the Bank's Tariffs.

When serving the clients, the employees of the Bank necessarily perform the following:

- Explain the terms and conditions of servicing the account/ deposits and other services provided by the Bank;
- When opening a bank account/ deposit – print out the Agreements and explain all the terms and conditions concerning the accounts and the deposits;
- Provide and explain the Tariffs of the Bank;
- Provide the bank account statement on the client’s account – on monthly basis or upon the client’s request (once per month – free of charge).

Besides, the CJSC “FINCA Bank” expects that the client:

- show respect towards the employees of the Bank

Confidentiality of information

- **Ensuring client data security**

Information about the deposit / the bank account (the amount of the deposit/account and the amount of payments on the deposit/ account, the date and the place of serving the client’s deposit/ account etc.) shall be confidential. All the participants of the agreement - we, the employees of the CJSC “FINCA Bank”, and you, the clients of the CJSC “FINCA Bank”- shall not disclose the obtained information to the persons who have no relation to the deposit account, for the purpose of security and in order to keep respectful relations.

Complaint resolution mechanism

In the event if you have any complaints or suggestions on how to improve the work of the Bank, you may address to us as follows:

ORALLY	IN THE WRITTEN FORM	IN THE ELECTRONIC FORMAT
<ul style="list-style-type: none"> • To any employee of the Bank • By phone: Call Center 4400 (free of charge for mobile phones) or (312) 440-440 	<ul style="list-style-type: none"> • In the complaints and suggestions book. • In the application. • By filling up the form for anonymous submissions and dropping it into the box in the Bank's office. 	<ul style="list-style-type: none"> • On the Bank website: https://www.fincabank.kg • By e-mail: finca@finca.kg

Refusal to accept a client's complaint is prohibited in our Bank! All clients’ submissions are accepted during the working hours of the Bank. The time for consideration of the clients’ submissions is 30 working days after the submission is received.

Client's rights and obligations:

A detailed list of the client's rights and obligations can be found on the information stand in the Bank's office.