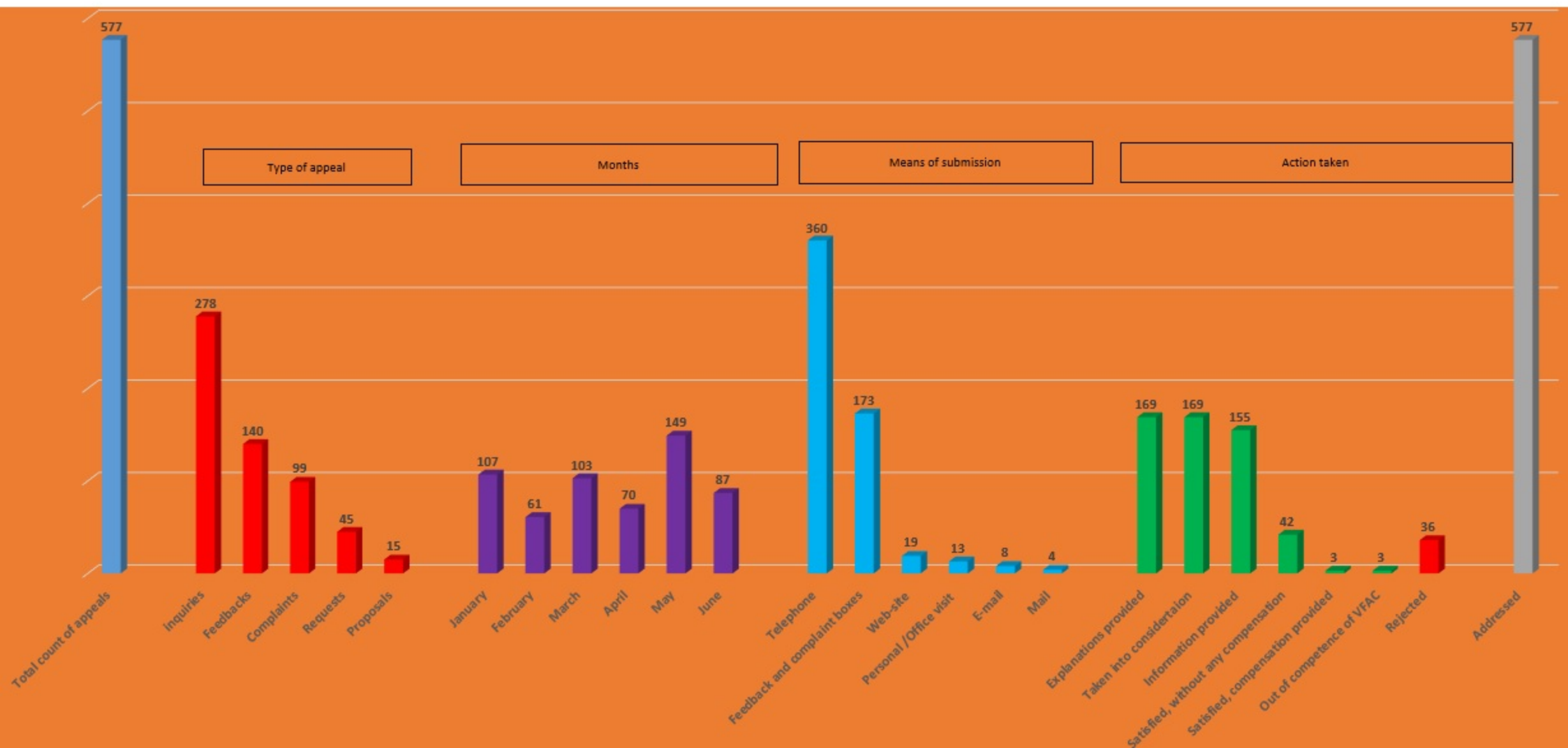
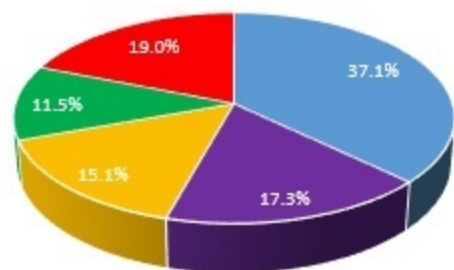


Summary of appeals in the first half of 2014, VF AzerCredit

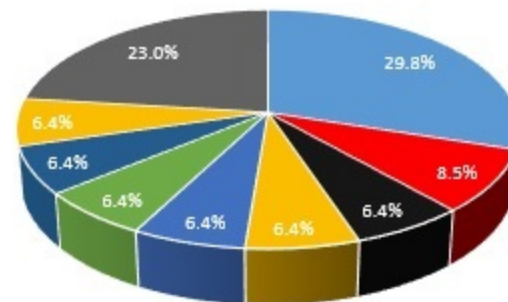


INQUIRIES



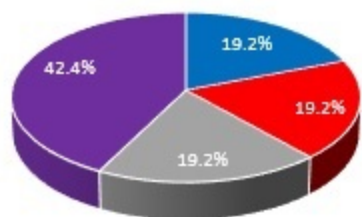
- Loan application (37.1%)
- Repayment method (17.3%)
- Branch work hours (15.1%)
- Loan officer contact number (11.5%)
- Others (19%)

REQUESTS



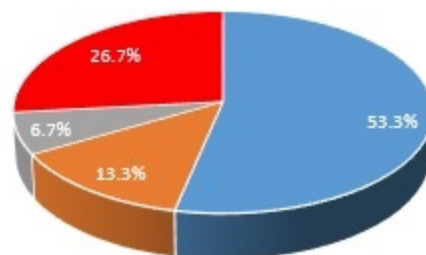
- Repayment method (29.8%)
- Late penalty fee (8.5%)
- Account number (6.4%)
- Early closure fee (6.4%)
- Grace period (6.4%)
- Loan discount (6.4%)
- Loan balance (6.4%)
- CCR related (6.4%)
- Others (23%)

COMPLAINTS



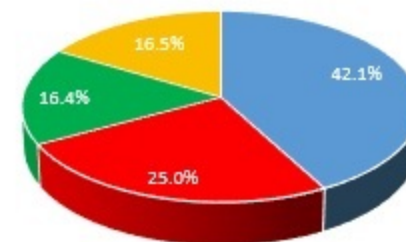
- Loan rejection (19.2%)
- Unsettled repayment (19.2%)
- Red tape (19.2%)
- Others (42.4%)

PROPOSALS



- Own cash office (53.3%)
- Better office conditions (13.3%)
- New branch (6.7%)
- Others (26.7%)

FEEDBACKS



- Thanking (42.1%)
- Manat loan preferred (25.0%)
- Lower interest rate (16.4%)
- Others (16.5%)