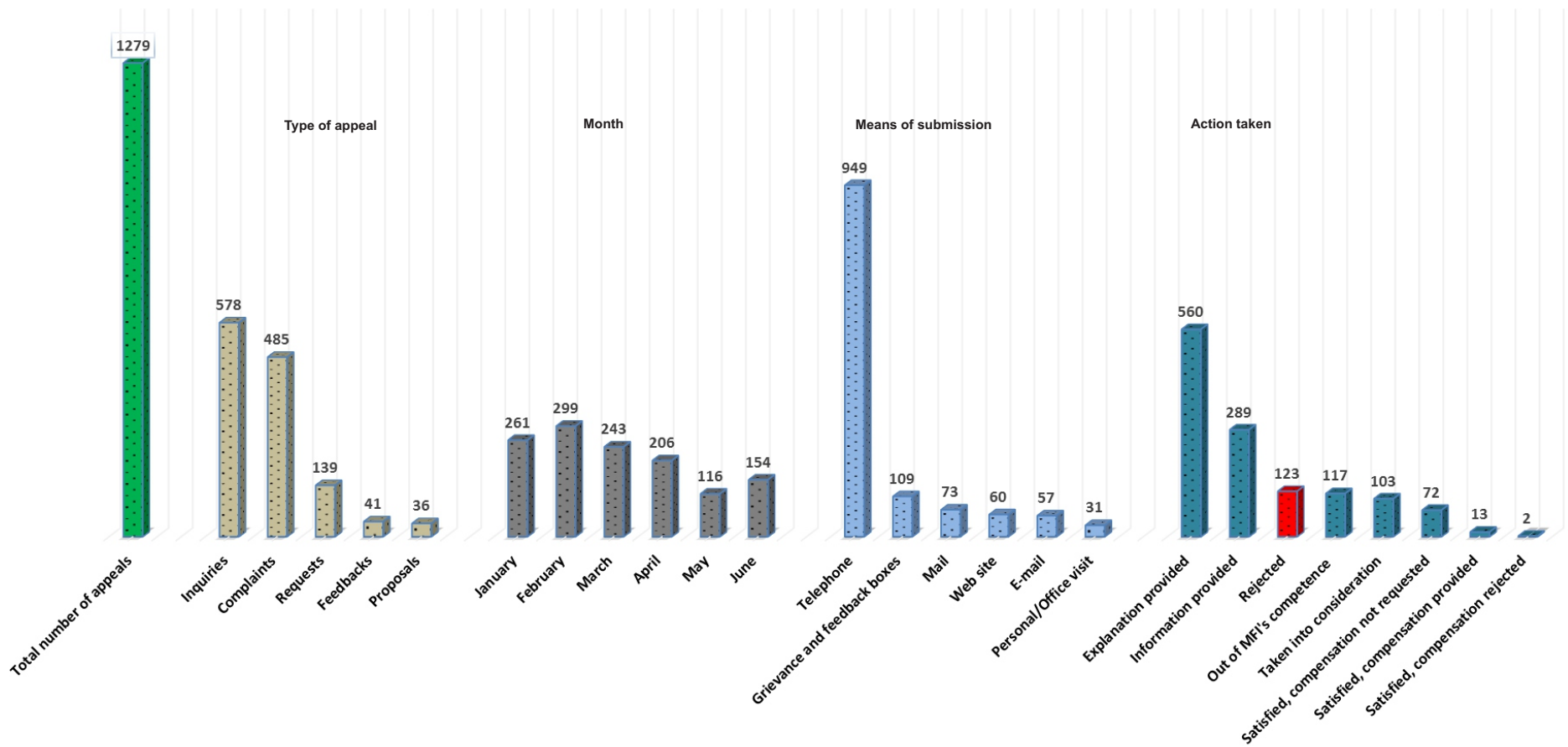
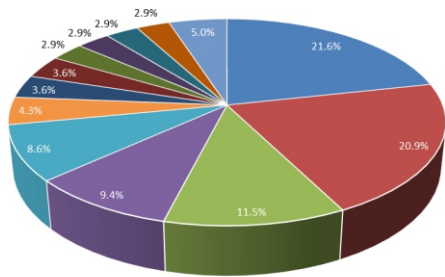


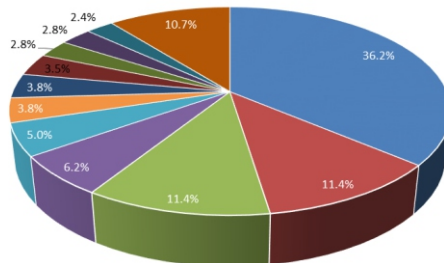
Summary of appeals in the first half of 2015, VF AzerCredit



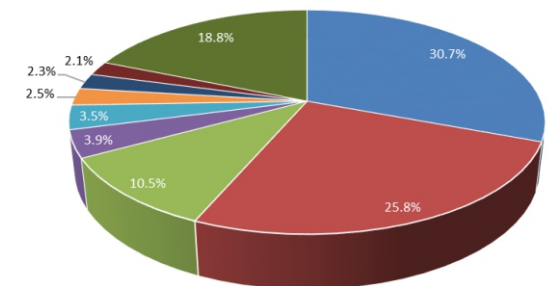
Inquiries



Requests



Complaints

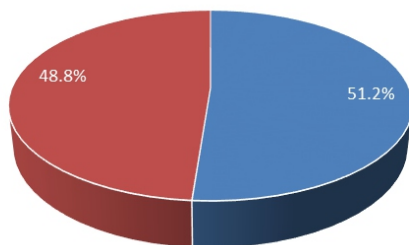


- Loan discount
- Local currency loans
- Update of the CCR data
- Loan restructuring
- Loan application
- Grace period
- Early closure fee
- Loan balance
- Late penalty fee
- Collateral issue
- Repayment
- Refinancing
- Other

- Loan application
- Local currency loans
- Repayment method
- Loan officer mobile number
- Branch working hours
- Branch contact number
- Branch address
- Repayment via pay points
- Loan balance
- Restructuring
- Refinancing
- Other

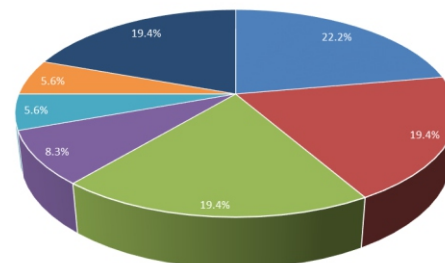
- Unavailability of manat loans
- Collateral issue
- Loan rejection
- Red-tape
- Payment via pay points
- Loan application
- Customer service level
- Fraud alert
- Other

Feedbacks



- Thanking
- Satisfaction

Proposals



- Cash office
- Local currency loans
- Less interest rate
- Restructuring
- More loan amount
- Repayment method
- Other