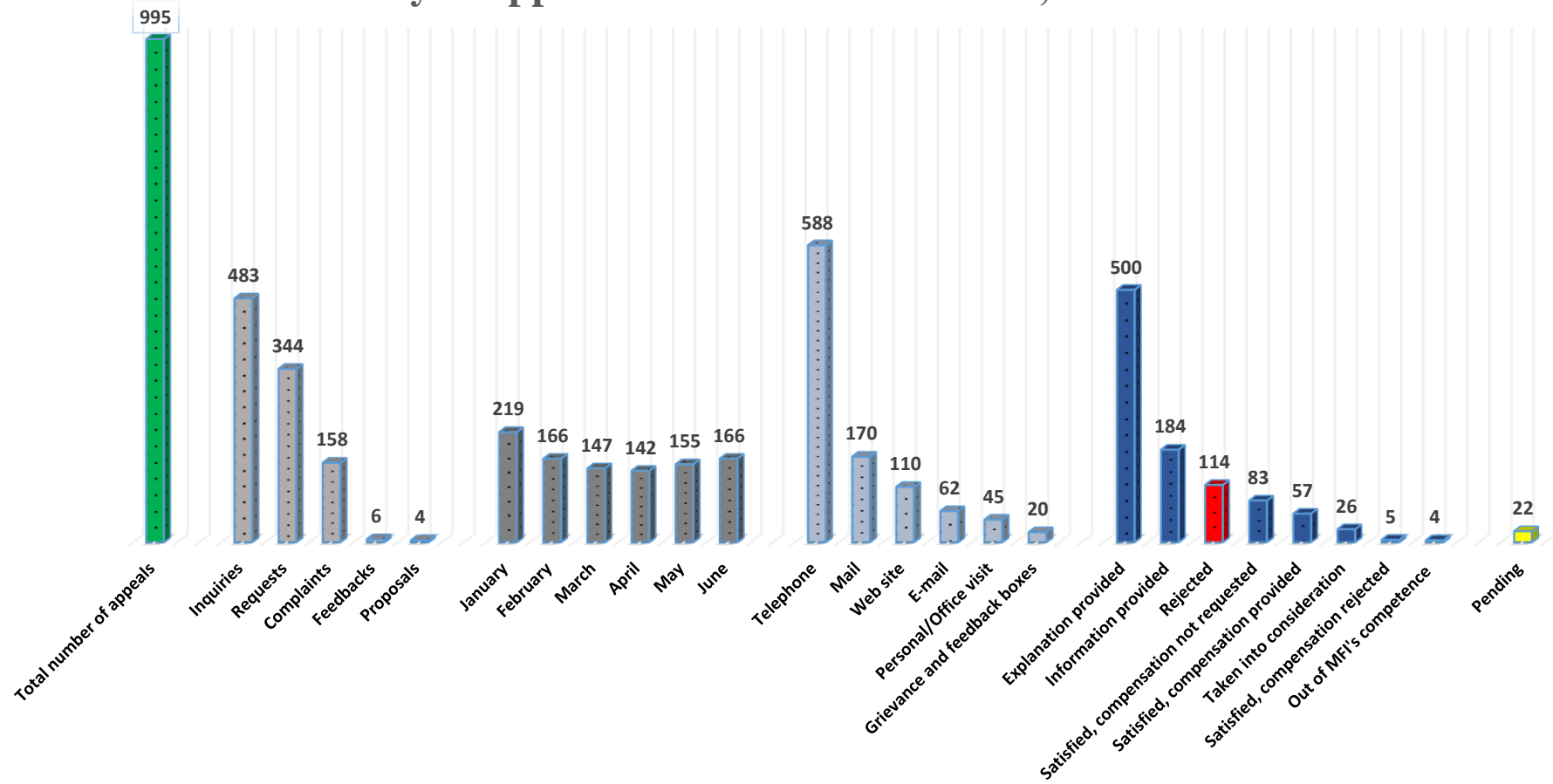
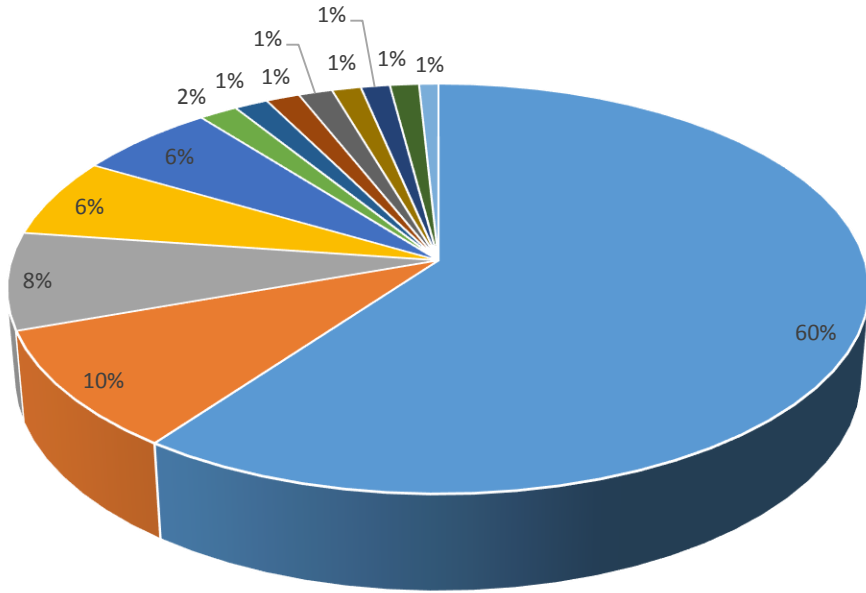


Summary of appeals in the first half of 2016, VF AzerCredit

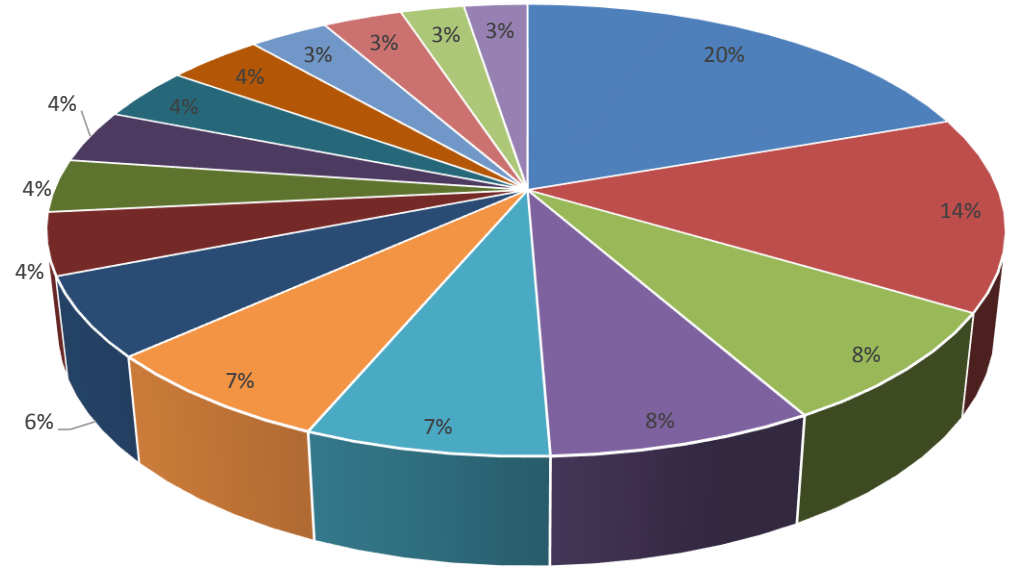


Inquiries



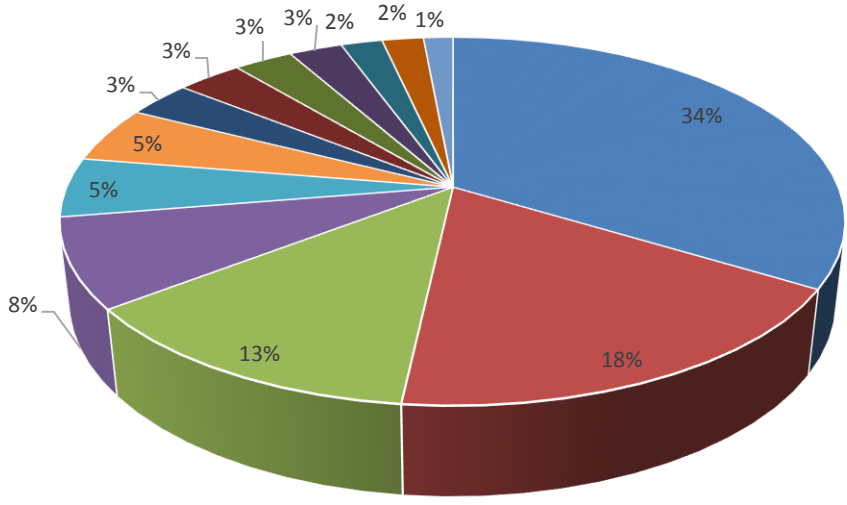
- Loan Application
- Other
- Repayment
- Branch Address
- Loan Account
- Branch Tel. Number
- Branch Working Hours/Days
- USD-AZN Issue
- Loan Balance
- Restructuring
- Pay Point
- Loan Officer Tel. Number
- Loan Discount

Complaints



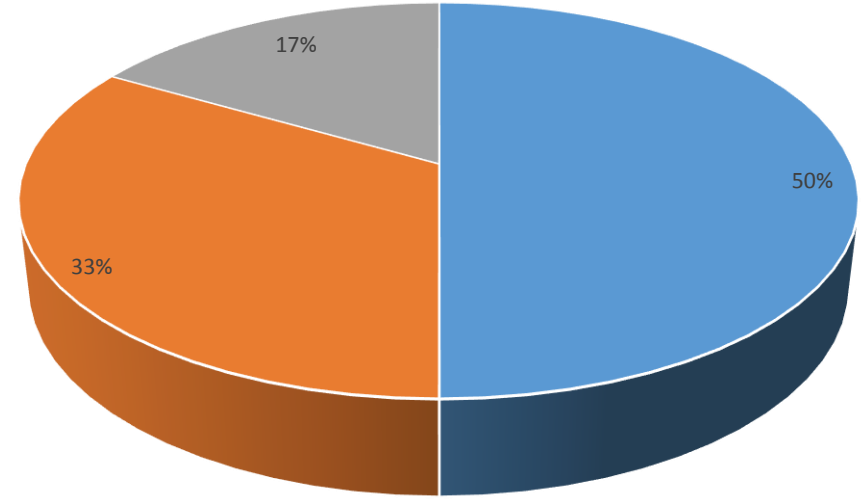
- USD-AZN Issue
- Loan Application
- SMS Notification
- Restructuring
- Loan Rejection
- Customer Service Level
- Other
- Red Tape
- Pay Point
- Late Penalty
- Personal Guarantor
- Alleged Fraud
- Repayment
- Miscalculation
- Court Cases
- Collateral Terms Change

Requests



- Loan Discount
- USD-AZN Issue
- Loan Restructuring
- Other
- Late Penalty
- Interest Rate
- Update of the CCR data
- Grace Period
- Collateral Terms Change
- Court Cases
- Repayment
- Personal Guarantor
- Loan Balance

Proposals



- USD-AZN Issue
- Less Interest Rate
- Restructuring