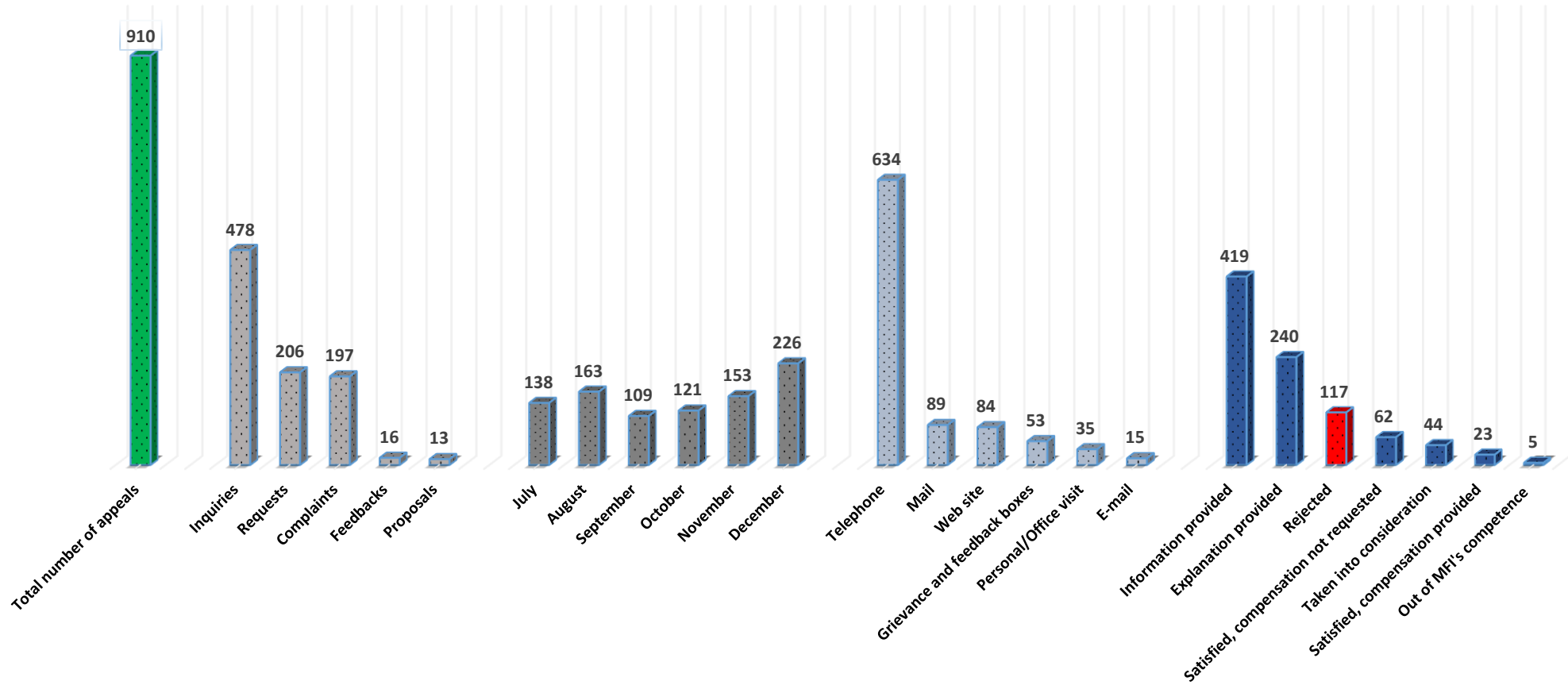
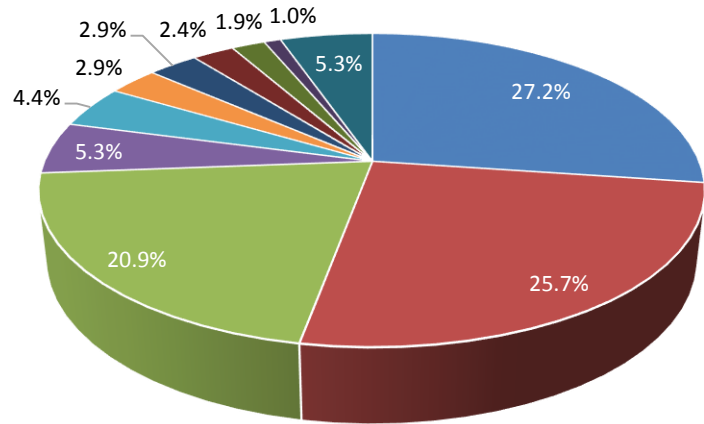


Summary of appeals in the second half of 2015, VF AzerCredit

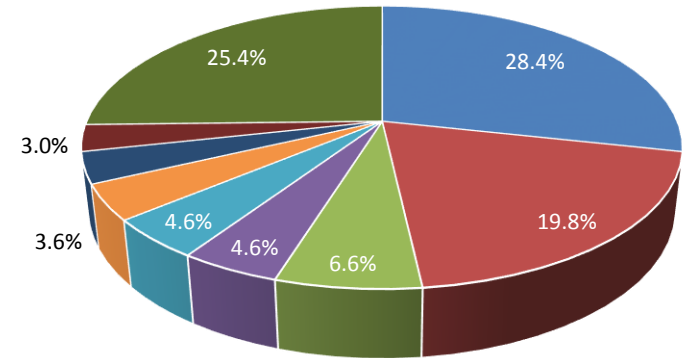


Inquiries



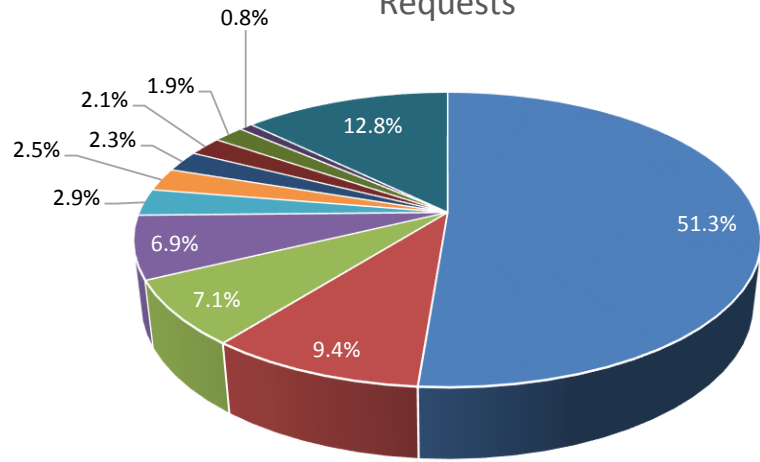
- Loan discount
- Loan restructuring
- Local currency loans
- Loan application
- Late penalty fee
- Grace period
- Less interest rate
- Early closure fee
- Update of the CCR data
- Refinancing
- Other

Complaints



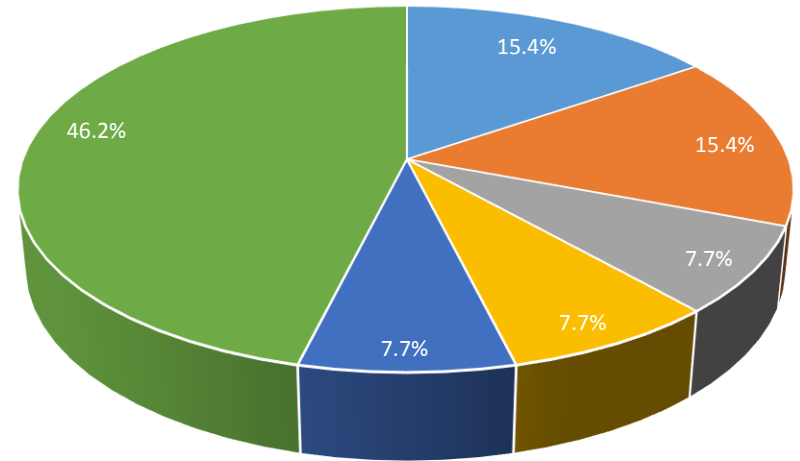
- Unavailability of manat loans
- Loan rejection
- Red-tape
- Mis-calculation
- Update of the CCR data
- Less interest rate
- Repayments via pay points
- Early closure fee
- Other

Requests



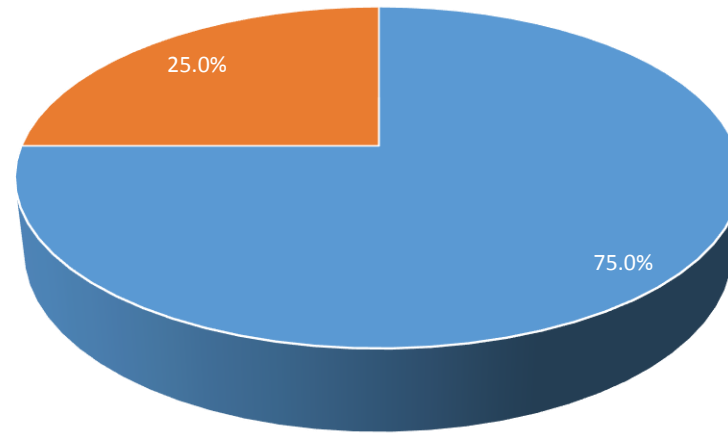
- Loan application
- Local currency loans
- Loan balance
- Refinancing
- Branch contact number
- Other
- Repayment
- Loan officer mobile number
- Branch address
- Repayment via pay points
- Branch working hours

Proposals



- Cash office
- Local currency loans
- Repayment via pay points
- Early closure
- Less interest rate
- Other

Feedbacks



■ Thanking ■ Satisfaction