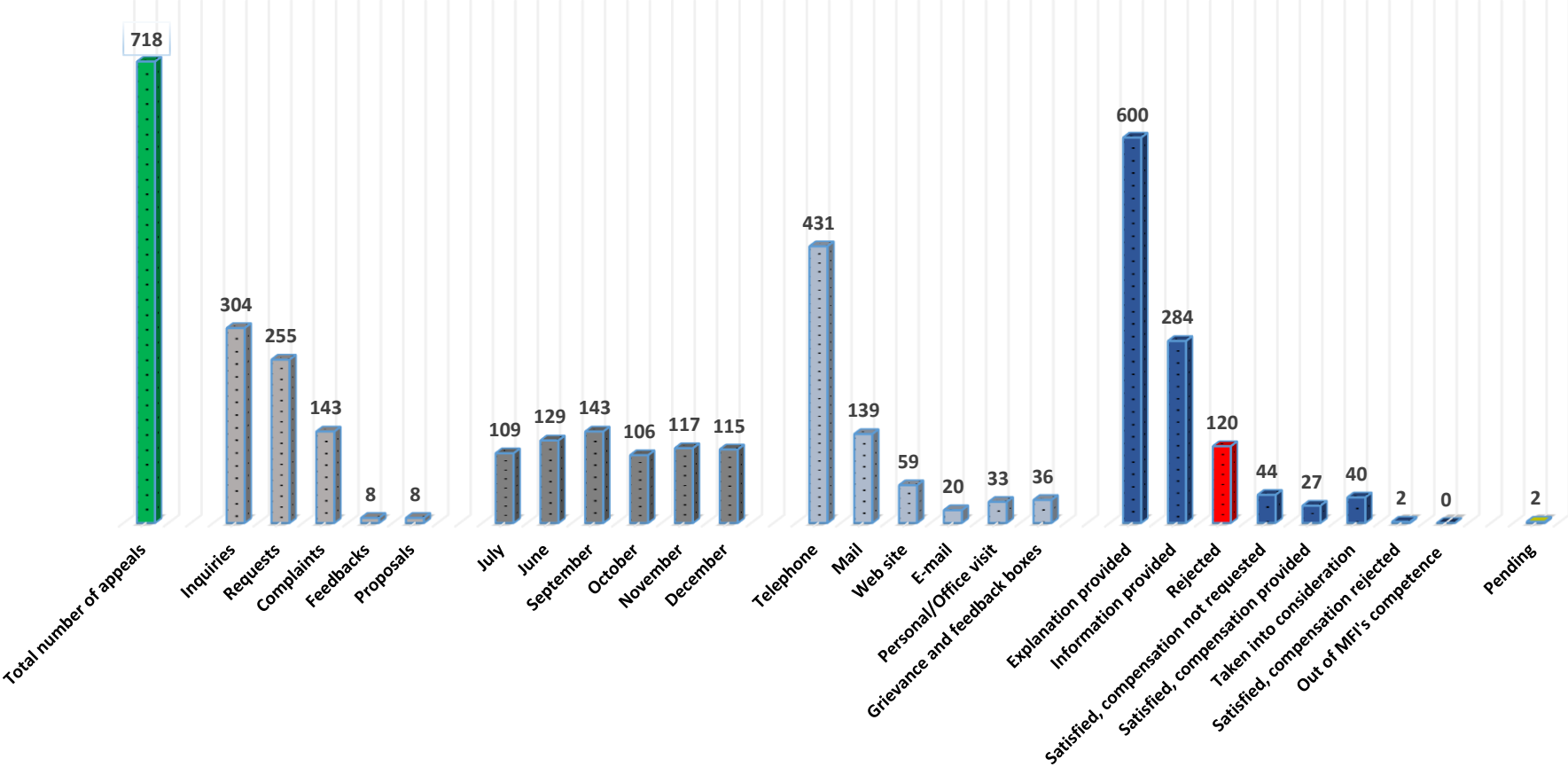
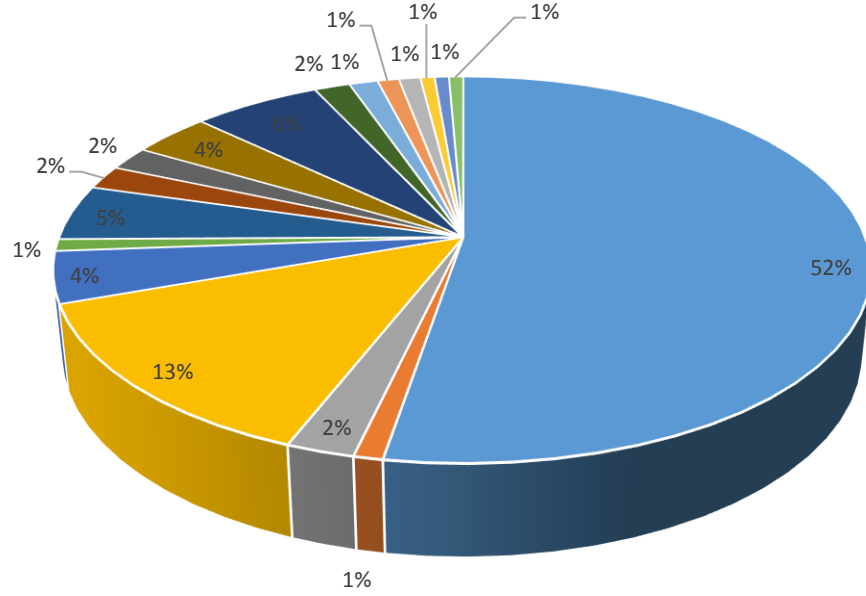


# Summary of appeals in the second half of 2016, VF AzerCredit

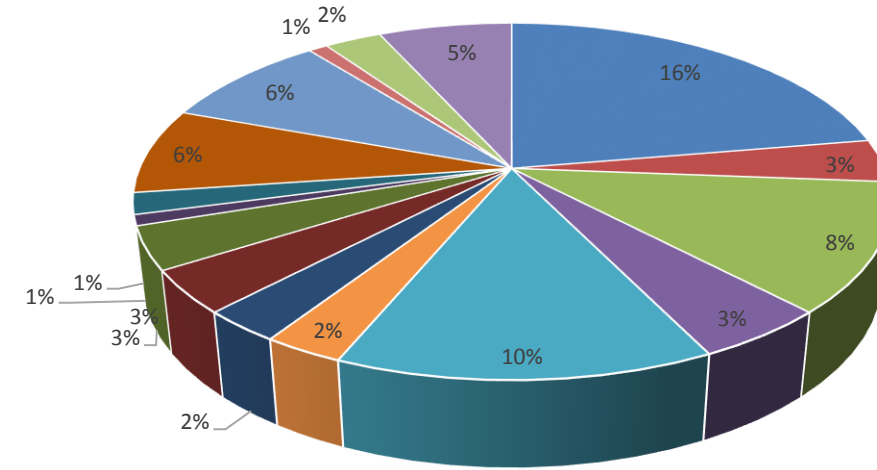


### Inquiries



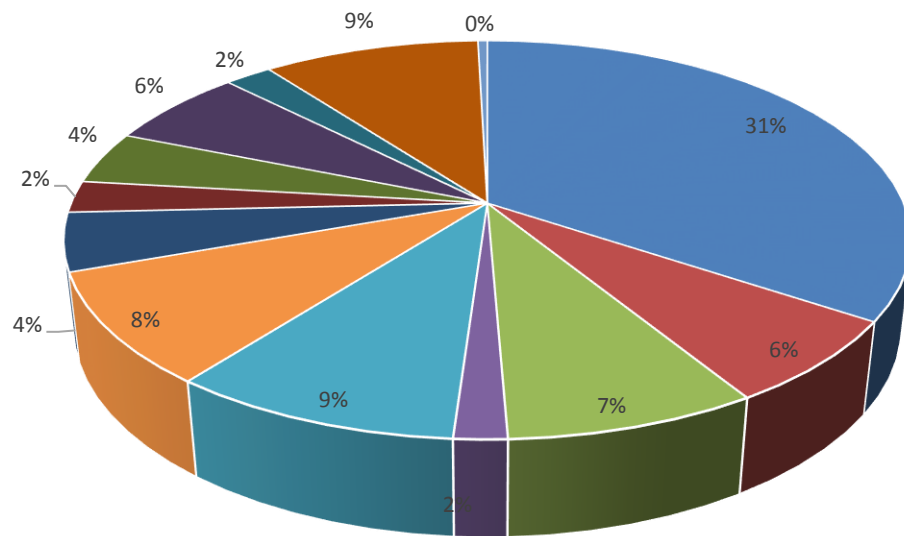
- Loan Application
- Loan Balance
- Branch Address
- Loan Officer Tel. Number
- Early Closure Fee
- Late Penalty
- USD-AZN Issue
- Repayment
- Pay Point
- Campaign
- Court Cases
- Other
- Restructuring
- Loan Account
- Loan Discount
- About Late Loan
- Online Repayment

### Complaints



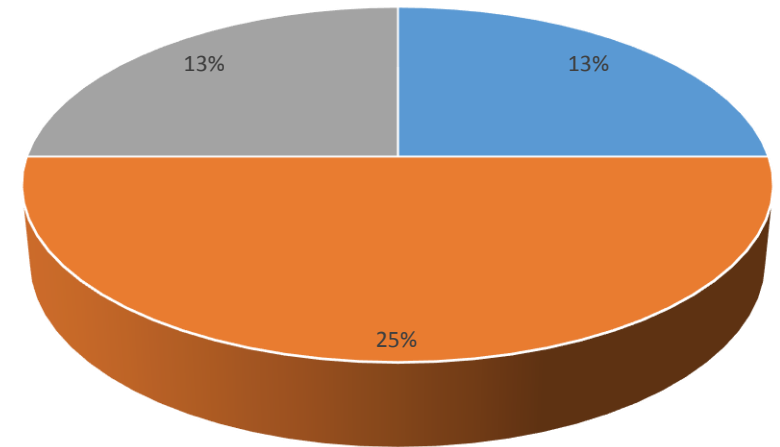
- USD-AZN Issue
- Loan Application
- SMS Notification
- Restructuring
- Loan Rejection
- Customer Service Level
- Other
- Pay Point
- Late Penalty
- Personal Guarantor
- Alleged Fraud
- Repayment
- Miscalculation
- Court Cases
- Collateral Terms Change

### 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
- Loan Amount