Semi-annual Report on Consumer Appeals

(01.07.2024 -31.12.2024)

Overview of Appeals

2024							
	Jule	August	September	October	November	December	Total
Complaints	33	26	27	27	28	24	165
Requests	6	4	5	8	2	2	27
Suggestions	0	0	0	0	0	0	0
Official requests	1	4	2	3	4	2	16
Total of month	40	34	34	38	34	28	208
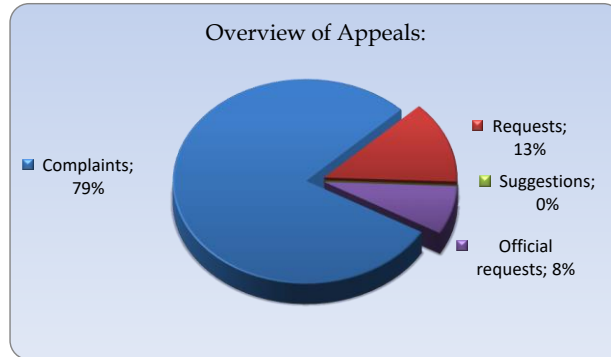
Reaching Tools

2024							
	Jule	August	September	October	November	December	Total
Call Center	18	18	15	16	16	18	101
e-mail	5	1	6	6	7	2	27
via Branch	10	10	7	10	6	4	47
Web	0	0	0	1	0	0	1
Post	5	5	4	3	4	3	24
Appeal per se	0	0	0	0	1	0	1
Direct phone calls	2	0	2	2	0	1	7
Facebook	0	0	0	0	0	0	0
Total of month	40	34	34	38	34	28	208
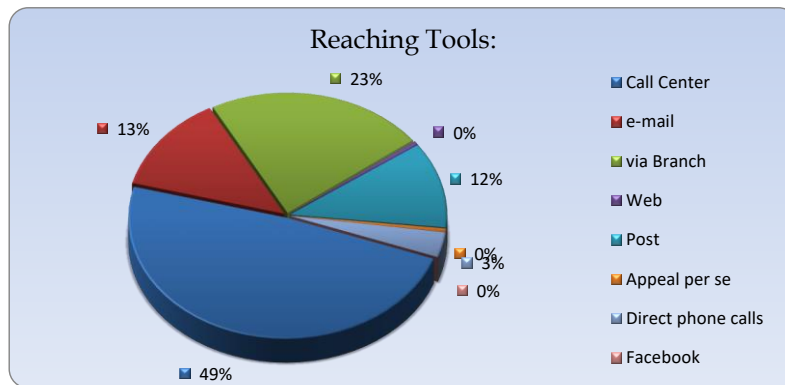
Applicant Profile

2024							
	Jule	August	September	October	November	December	Total
Natural Person	37	32	28	38	33	28	196
Legal Person	3	2	6	0	1	0	12
Total of month	40	34	34	38	34	28	208

Sex
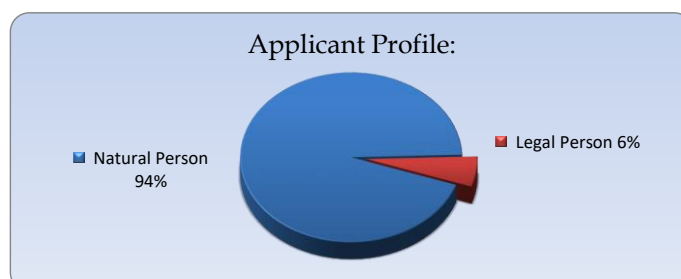
2024							
	Jule	August	September	October	November	December	Total
Male	22	19	26	20	25	19	131
Female	18	15	8	18	9	9	77
Total of month	40	34	34	38	34	28	208

Sex:
- Male 63%
- Female 37%
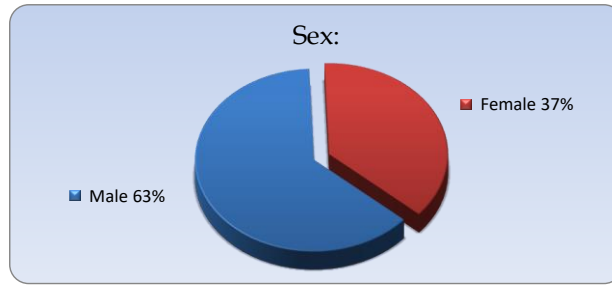
Goods & Services

2024							
	Jule	August	September	October	November	December	Total
Credit cards	22	25	16	29	23	17	132
Bank account	7	2	2	2	0	4	17
Consumer credit	0	0	4	0	4	0	8
Online banking	4	4	5	1	3	4	21
Exchange	0	0	0	1	0	0	1
Debit cards	0	0	1	1	0	0	2
Corporate Credit	0	1	0	0	0	0	1
Urgent money transfers	0	0	0	0	0	0	0
Bank deposits	2	0	0	0	0	0	2
Others	4	2	5	4	4	3	22
Car Loan	0	0	0	0	0	0	0
Mortgage loan	1	0	1	0	0	0	2
Total of month	40	34	34	38	34	28	208

Goods & Services:
- Credit cards 63%
- Bank account 8%
- Consumer credit 4%
- Online banking 10%
- Exchange 1%
- Debit cards 1%
- Corporate Credit 0%
- Urgent money transfers 0%
- Bank deposits 1%
- Others 11%
- Car Loan 0%
- Mortgage loan 1%
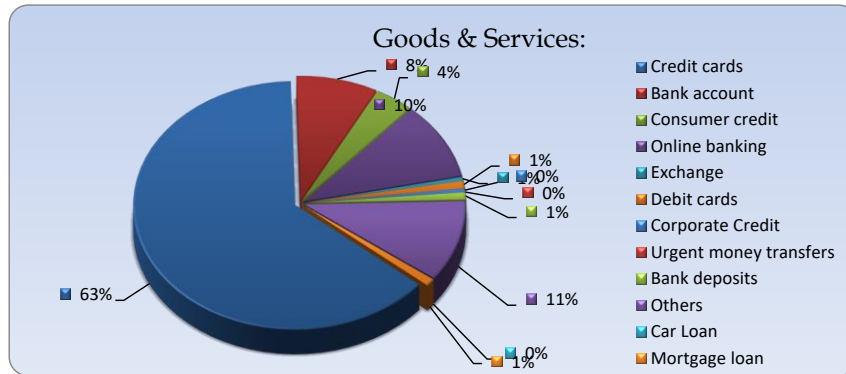
Results

2024							
	Jule	August	September	October	November	December	Total
Granted	35	33	28	31	29	18	174
Granted (with indemnity)	5	1	1	1	2	5	15
Rejected	0	0	0	0	0	0	0
In progress	0	0	5	6	3	5	19