

**EXTRACT from the Review Procedure
appeals of consumers of services of OJSC MFC "Salym Finance"**

Chapter I. GENERAL PROVISIONS

1. The Procedure (hereinafter - the "Procedure") for consideration of consumer requests (hereinafter referred to as "consumers") of OJSC MFC "Salym Finance" is developed in accordance with the legislation of the Kyrgyz Republic, regulatory documents of the National Bank of the Kyrgyz Republic (hereinafter - the "NBKR") and the regulations of OJSC MFC "Salym Finance" (hereinafter - the "Company").
2. The main purpose of the consideration of consumer requests is the following:
 - 1) ensuring the legitimate rights and interests of consumers are respected;
 - 2) reducing the risks associated with relationships with consumers;
 - 3) reducing the number of consumer complaints;
 - 4) eliminating shortcomings and improving the Company's work with consumers.
3. This Procedure defines the procedure for collecting and reviewing requests, as well as regulates the relations arising between the parties in this regard.
4. The Company eliminates violations and their consequences by making appropriate decisions by the Company's management bodies based on a comprehensive and full review of the substance of requests, their reasonableness (compliance with the factual circumstances) and legality (relevance of the substance of the complaint/request to the norms of the legislation of the Kyrgyz Republic).
5. All information and documentation received by the Company's employees in connection with the consideration of consumers grievances is proprietary and confidential.
6. The Procedure is approved by the Management Board of the Company. If necessary, amendments and additions may be made and approved by the Management Board of the Company in order to improve efficiency.

Chapter III. PROCEDURE FOR RECEIVING CONSUMER REQUESTS

- 3.1. The Company accepts requests in verbal, written and electronic form, in the state (Kyrgyz) and official (Russian) languages.
- 3.2. The request of a consumer received by the Company shall be considered within 5 (five) working days from the date of its registration. The term of consideration of consumers' requests submitted through the National Bank of the Kyrgyz Republic is up to 10 (ten) working days. If additional verification or other measures are necessary to consider consumer's request, the term of consideration may be extended by the head of the Company for 10 (ten) working days with prior notice to the consumer. Issues set forth in the request, requiring prompt consideration, for example, requests related to cash transactions, money transfers are reviewed within 2 (two) business days.
- 3.3. In all requests consumers must indicate the last name, first name, patronymic, address, contact information and the substance of the request. Written requests shall bear the consumer's personal signature and the date of the request. Written requests shall be made by the consumer in any form, indicating the substance of the grievance or request, and shall be submitted to any office of the Company.

3.4. A consumer's written request which does not contain personal and contact information, as well as the postal address to which a response should be sent, is considered anonymous and is also subject to consideration.

3.5. A consumer's written request that contains obscene or abusive language, threats to life, health of an employee and property of the Company, as well as to the family members of the employee, are not subject to consideration.

3.6. All requests of consumers, without exception, should be registered on the day of receipt in the register of requests by the head of the Department of Marketing and Social and Environmental Impact, which shall include the last name, first name, patronymic of the consumer, his/her address and contact information, the date of receipt, a brief nature of the request. In the absence of data, it is registered as anonymous request. An electronic logbook of requests is permitted.

3.7. Receipt of requests is accepted throughout the operational day of the Company.

3.8 The Company's employees may not in any way limit consumers' ability to lodge a grievance, make a request or suggestion. Refusal to accept a grievance is not allowed.

Chapter IV. PROCEDURE FOR CONSUMER REQUESTS CONSIDERATION

4.1. The received Request after its registration in the abovementioned order (no later than the next working day) shall be submitted by the Head of Marketing and Social and Environmental Impact Department to the Chairman of the Committee on Client Rights Protection, Corporate Culture and Social and Environmental Impact.

4.2. Responsible persons, supervisors / or substitutes of the relevant departments are required to check the entries in the grievances and suggestions books, letters in the boxes of grievances and suggestions on a daily basis.

4.3. The requests registered in the book of grievances and suggestions of the Company's representative offices must be scanned by the manager/or a substitute person in this representative office/branch and sent via e-mail to the Head of the Marketing and Social-Environmental Impact Department.

4.4. The Committee on Client Rights Protection, Corporate Culture and Social and Environmental Impact, upon receipt of the request, should perform the following:

- 1) analyze the request (claim, grievance or request);
- 2) use valid sources of information, additional information, documents used to fully analyze, clarify the situation and prepare a response to the claim, grievance;
- 3) ask for comments and explanations from persons associated with the grievance/claim.

4.5. It is not allowed to assign an employee of the Company to review a request, whose actions or inaction are appealed.

4.6. A written response to a complainant on the results of consideration of a request (claims, grievances and requests) must contain a reasoned response to each argument set forth by the complainant.

4.7. Response to consumers on the results of consideration of the request should be provided in the language of the request - the state or official languages of the Kyrgyz Republic.

4.8. The response to the received written request shall be sent to a consumer by registered post with notification to the address indicated in the request of the consumer, or delivered in person when the consumer comes to the Company, or sent at the request of the consumer electronically / via mobile phone.

4.9. If the question stated in the verbal request of the consumer does not require additional study or additional verification, the response may be given promptly, verbally, by phone or in the course of a personal reception.

4.10. If the issue outlined in the verbal request cannot be resolved promptly and requires additional study, the client is invited to set forth the request in writing/verbally, with supporting documents attached.

4.11. According to the results of the verification of each request, conducted by the Committee on Client Rights Protection, Corporate Culture and Social and Environmental Impact, the Company management is provided with materials on the verification of the fact of the request, decisions and recommendations. Based on the materials provided, the Company's management makes a decision on the consumer request.

4.12. The Chairman of the Committee on Client Rights Protection, Corporate Culture and Social and Environmental Impact, as well as the Heads of the Company's branches, operational management and representative offices, are required to conduct personal reception of consumers as responsible persons, during the entire operational day of the Company.

4.13. If a grievance/claim against an executive body of the Company is lodged, it shall be considered by the Board of Directors of the Company.

4.14. Documents on the results of grievances and requests of clients, the logbook of clients' requests must be stored in the Company at least for three years.

Chapter V. WAYS OF CONSUMERS APPEALING

The consumer can leave feedback on the quality of services provided, lodge a grievance and make suggestions to improve the Company's performance through the following communication channels:

- 1) verbally, contact an employee of the Company;
- 2) verbally by calling 0 (555) 781-503;
- 3) in writing, in the Book of Feedback and Suggestions at the Company's offices;
- 4) electronically by filling out a feedback form on the Company website (www.salymfinance.kg);
- 5) Contact the state authorities (the NBKR, etc.)