

A reminder to the Client about the ways to submit an application and the timing of its consideration

1. An appeal may be submitted:

- personally at the Bank branch;
- by e- mail novokib@novokib.ru
- on the Bank 's official website www.novokib.ru (on the main page of the website by clicking on the link "write a review or suggestion" or in the "Contacts" section);
- through the Internet Banking remote banking service (for legal entities and individual entrepreneurs);
- through the Russian Post office.

2. The request must contain the following information:

- Name of the legal entity, individual entrepreneur
- Last name, First name, Patronymic (if any) of an individual, an authorized representative of a legal entity;
- Date of birth;
- The series and number of the identity document;
- Registration address;
- Postal address or e-mail address for sending a response, phone number or other way of notifying of its readiness;
- In the description of the request, it is recommended to specify the maximum amount of information that may be useful when considering a claim;
- Date of request;
- Signature of the Client / Representative by proxy (in cases where the request is transmitted to the Bank on paper).

Depending on the subject of the request, the Bank may request the provision of a bank card number, an agreement number concluded with the Bank or a personal account number, the name of the product and/or tariff plan, copies of receipts, copies of applications to other organizations, copies of certificates, etc.

3. Appeals are not allowed to be considered in the following cases:

- The banking details specified in paragraph 2 of the Memo are missing;
- The request contains information of an advertising nature or other nature unrelated to the work of the Bank;
- The address is not legible;

4. The deadline for consideration of the appeal / claim:

The Bank considers the client's applications, including in the event of disputes related to the client's use of his electronic means of payment, and also provides the client with the opportunity to receive information on the results of consideration of applications, including in writing at the client's request, within the time period established by the agreement, but not more than 30 days from the date of receipt of such applications. as well as no more than 60 days from the date of receipt of applications in the case of using an electronic means of payment for cross-border money transfer.