

The procedure for submitting claims, complaints and suggestions from Customers to the Bank

1. The application may be submitted personally by the Applicant, or by a Representative by proxy.
2. An appeal may be submitted:
3. in writing by:
4. transfers to the Bank in person;
5. Referrals to the Bank via postal/courier service;
6. descriptions in the "Book of complaints and suggestions" located in the reception area of the Bank and the operating room of the additional office.
7. Electronically by:
8. Email directions novokib@novokib.ru
9. appeals on the Bank's official website www.novokib.ru
10. through the Internet Banking remote banking service (for legal entities and individual entrepreneurs);
11. Providing feedback on the Bank's work on financial websites that provide information on the Bank's products.
12. The request must contain the following information:
13. Name of the legal entity, individual entrepreneur;
14. Surname, First name, Patronymic (if any) of an individual, an authorized representative of a legal entity;
15. Date of birth;
16. The series and number of the identity document;
17. Registration address;
18. Postal address or e-mail address for sending a response, phone number or other way of notifying of its readiness;
19. In the description of the request, it is recommended to specify the maximum amount of information that may be useful when considering a claim.;
20. Date of request;
21. Signature of the Client / Representative by proxy (in cases where the request is transmitted to the Bank on paper).
22. Depending on the subject of the request, the Bank may request the provision of a bank card number, the number of an agreement concluded with the Bank or the number of a personal account, the name of the product and/or tariff plan, copies of receipts, copies of applications to other organizations, copies of certificates, etc.;
23. Applications are not allowed to be considered in the following cases:
24. The details specified in clause 5.3 of this Procedure are missing.;
25. In the absence of a date for processing an application, the Bank accepts as the date the date of registration of the application with the Bank.;
26. The Request contains information of an advertising nature or other nature unrelated to the work of the Bank;
27. The address is unreadable;
28. The application was submitted by the applicant earlier and does not contain any new data. In this case, a notice is sent to the applicant about leaving the repeated request without execution.;
29. If a court decision has already been made on this issue;

30. If the retention periods for the documents concerned have expired;
31. The text of the appeal contains profanity, phrases and expressions discrediting the honor and dignity of the Bank and/or its employees, or messages containing provocative information.;
32. The Request was not issued by the Client/Representative of the Bank's Client;
33. All received requests are subject to mandatory registration in the Customer Application Log, which is located on K:\Info\Information exchange\BANK DEPARTMENTS\Registration logs.
34. Appeals are made in the form of Appendix 1 to this Procedure.