



Excerpts from the Instructions for Registration and Handling Applications from Clients of MDO FINCA [For public use]

Registration of complaints

Registration of written complaints in Branches

When a written complaint is received from clients at FMDO branches, the responsible employee of the branch (in accordance with the Law “On Client Appeals”) is obliged to:

- Accept a written complaint (original letter), and put your signature on the copy of the letter and the date of receipt;
- Register a written complaint in the log of incoming documents (assigning a serial number and the date of acceptance of the letter);
- The head of the branch, after receiving a written complaint, identifies the reason for the complaint and the persons responsible. If necessary, other (competent in considering the complaint) Heads of Departments of the Head Office may be involved;
- After conducting a consultation together with authorized employees of the Head Office (if necessary) and making decisions on further actions on the complaint, the Branch Manager must prepare a response letter to the client on company letterhead no more than 10 business days from the date of receipt of the complaint;
- Provide the letter to the client within the established time frame, in accordance with the law “On Client Appeals”;
- Register in the registration journal (assigning a date and originating number, as well as indicating the letterhead number);
- Obtain a signature from the client on a copy of the response letter (received, date of receipt);
- Store received complaints with written responses to them in a special folder.

The responsible employee of the branch provides information on the received complaint and the result of its resolution to the responsible operator of the Hotline call center, who registers each incoming complaint in a special register of customer complaints.

Registration of verbal complaints received by Branches

When a verbal complaint is received from clients at a FMDO branch, the responsible employee is obliged to inform the client of the FMDO hotline number - +992 44 (600) 23 23 or e-mail address e-mail: Hotline@finca.tj intended for customer requests (complaints) , or suggest filing a written complaint. Signs with information about the hotline number and email address must be placed on stands and be freely accessible (for example: in the client area).

Registration of verbal complaints received by the hot-line call-center operator



All incoming complaints to the hotline and to the hotline email address must be documented in a special customer complaint register and contain the following information:

- Name of the complaining customer
- Name of the department, office or unit where the client's complaint was received (registered), date;
- The name of the department, office or unit to which the complaint is being made;
- Full name and position of the employee against whom the complaint is being filed;
- Description of the situation that arose as a result of the employee's unlawful actions;
- Contact details of the person filing the complaint.
- Other necessary information
- Decision on the complaint, date.

The register also includes all complaints received through other channels for registration and recording decisions on complaints. Information on complaints and their resolution is provided from the responsible specialists who accepted the complaint.

Accounting of accepted complaints.

Complaints sent for consideration to responsible/authorized employees are registered by the call center hotline operator in the register.

The following data is entered in the register in addition to general data:

- Date the complaint was sent to the responsible/authorized person;
- Full name and position of the responsible/authorized person;
- Status (Sent / Complaint decision)

Monitoring the implementation of decisions on complaints.

Monitoring the implementation of appropriate measures on accepted complaints by responsible/authorized employees of the FMDO is carried out by the responsible employee of the DRC during the entire period of consideration of the complaint, in particular:

- Implementation of measures on complaints that do not require additional investigation – **no later than three working days** (from the date of informing the responsible/authorized employees).
- Implementation of measures on complaints requiring additional investigation with the involvement of inspection specialists - **no later than 10 working days** (from the date of its receipt).