

## Complaints manual

### Main requirements to written Complaint

Complaint shall contain following information:

- Full name of the customer;
- Address to which Bank's written answer might be delivered;
- Contact phone number;
- Issue of the Complaint, an indication on the violated rights or any other breach of law/agreements;
- Signature of the Applicant;
- Complaint shall be made in Kazakh, Russian or English languages;

Customers can make Complaint to the Bank using the following communication channels:

- Tel: +7 (727) 233 00 00
- E-mail: [adcbk.reception@adcb.com](mailto:adcbk.reception@adcb.com)

<b>Legal address of the head office of the Bank:</b>	Republic of Kazakhstan 77/7, Al-Farabi Ave., 14 floor, Esentai Tower BC, Almaty, 050040 Tel.: +7 (727) 233 00 00
<b>Branch in Almaty:</b>	77/7, Al-Farabi Ave., 1 floor, Esentai Tower BC, Almaty, 050040 Tel.: +7 (727) 233 00 00
<b>Branch in Astana:</b>	010000, Nura district, Kabanbai Batyr avenue, building 1 "St. Regis" Business Center, 3rd Floor +7 (727) 233 00 00

Timeline for Complaint review is up to 15 calendar days and subject to extension up to 30 calendar days.

The Bank will not consider anonymous Complaint.