

## **Information about ways to protect consumers rights, including the possibilities and methods of pre-trial dispute resolution.**

Protection of the rights of consumers of banking services can be implemented by the client in a pre-trial and / or judicial procedure.

According to the Law of the Republic of Uzbekistan "On Protection of Consumer Rights" dated April 26, 1996 No. No. 221-I, the state guarantees consumers the protection of their rights and legally protected interests in the acquisition and use of goods (works, services).

State protection of consumers rights is provided by state authorities and administrations, as well as courts.

Consumers have the right to file claims against the Bank in court.

If the law or the agreement provides for a pre-trial dispute resolution procedure, the Consumer has the right to submit a claim to the Bank in court only after observing the pre-trial dispute resolution procedure.

### **WAYS OF PRE-JUDICIAL SETTLEMENT OF THE DISPUTES**

In order to settle any claims related to the receipt of banking services, including those related to the conclusion, modification, execution, violation, termination, termination of the relevant agreements for the receipt of banking services, the Bank's client has the right to apply:

- to the office or branch of the Bank;
- by the phone number of the Bank's contact center;
- through the Virtual Reception of the Chairman of the Board of the Bank;
- through the Chat in the mobile application "ALLIANCE";
- by e-mail of the Bank info@aab.uz;
- by fax.

In order to comprehensively consider the Client's request and receive a detailed response, the Client is recommended to include in the written request the following information and documents:

1. Surname, name, patronymic (in the presence).
2. Information about his place of residence.
3. Data of a passport or other identity document (series and number of the document, name of the authority that issued the document, date of issue).
4. Details of the agreement concluded with the Bank (in the presence), or other document.
5. A statement of the factual circumstances on which the appeal is based, as well as evidence confirming these circumstances.
6. Job title, full name of the Bank employee whose actions (inaction) served as the basis for the application.
7. Email address if the response is to be sent in the form of an electronic document, or postal address if the response is to be sent in writing.
8. Copies of documents confirming the circumstances stated in the appeal. In this case, the appeal contains a list of documents attached to it.
9. If a request is sent on behalf of the Consumer by its representative, it must be accompanied by a document confirming the authority of the representative to carry out such actions on behalf of the Consumer.

The Bank considers the Client's application within the terms established by law.

The Client, in case of dissatisfaction with the response received from the Bank to the appeal, has the right to file a claim with the competent court.

In case of occurrence of cases not provided for by the agreement between the bank and the Client, the Client must be guided by the current legislation of the Republic of Uzbekistan.

Also, the Client has the right, in agreement with the Bank, to settle the dispute out of court by implementing the mediation procedure.

**Mediation** is a method of resolving a dispute that has arisen, including out of court, with the assistance of a mediator (an independent individual engaged by the parties as an intermediary in resolving the dispute to assist the parties in developing a decision on the merits of the dispute) based on the voluntary consent of the parties in order to achieve mutually acceptable solution. The mediation procedure is implemented on the basis of the Law of the Republic of Uzbekistan “On Mediation” dated July 3, 2018 No. ZRU-482.