

Analytical report on appeals received from individuals and legal entities to KDB Bank Uzbekistan JSC during the first quarter of 2026 and their consideration

This report has been prepared to develop measures aimed at eliminating systemic deficiencies that lead to violations of consumer rights, following the discussion by the Management Board of “KDB Bank Uzbekistan” JSC (hereinafter referred to as the Bank) at its regular meeting regarding the status of handling appeals, the negative issues raised therein, identified systemic shortcomings, and associated risks.

☐ *Statistical reference*

During the first quarter of 2026, the Bank received a total of 31 appeals. All of which were reviewed in compliance with the requirements established by legislation and the Bank's internal rules. Out of the total appeals, 28 appeals were received from individuals and 3 appeals were received from legal entities.

№	Area name	Number of applications	Legal entities	Individuals
1.	Tashkent city	14	3	11
2.	Tashkent region	1	-	1
3.	Surkhandarya region	2	-	2
4.	Republic of Karakalpakstan	2	-	2
5.	Samarkand region	2	-	2
6.	Namangan region	3	-	3
7.	Fergana region	1	-	1
8.	Jizzakh region	6	-	6
	Total	31	-	28

Out of the total appeals, 6 appeals were submitted directly to the bank by consumers of banking services. In particular, 3 appeals (1 complaint and 2 applications) were received via the Bank's corporate mail address info@kdb.uz electronically, 2 appeals (complaints) received electronically via bank's mobile application and 1 appeal (complaint) was received in paper form.

Additionally, Bank received 25 appeals indirectly. The breakdown of these 25 indirect appeals are as follows:

- 7 appeals were received via the Single Interactive State Services Portal murojaat.gov.uz;
- 3 appeals via the Virtual Reception of the President pm.gov.uz;
- 2 appeals received that were forwarded to our Bank by the Central Bank of Uzbekistan (CBU), where those appeals were lodged by individuals through the Single Interactive State Services Portal murojaat.gov.uz;
- 1 appeal was received via the Helpline of the President of the Republic of Uzbekistan;
- 11 appeals of individuals were received from the CBU;
- 1 appeal was submitted directly to the Bank's Reception Office.

By category, all appeals received during Q1, 2026 were classified as follows: 22 applications, 1 proposal, and 7 complaints.

№	Categories of the appeals	Number
1.	Account maintenance	1
2.	Bank deposits and other deposit operations	2
3.	Bank loans and credit operations	4
4.	On the issue of plastic cards and terminals	8
5.	On the issue of receiving financial aid	1
6.	Other matters	15
	Total	31

□ About the issues mentioned in the appeals

As mentioned in the table above, the bank has received appeals on various topics, and short comments on their content are described below.

1. Account maintenance

The appellant under the given category requested the immediate closure of all physical and virtual bank cards, including Uzcard, Humo, Visa, and Mastercard. This action includes a mandatory update to the National Information Database of Bank Depositors (NIBBD) to ensure all linked accounts are officially terminated in line with requirements of the CBU regulation “On the rules for issuance and circulation of bank cards in the territory of the Republic of Uzbekistan”, #3292 dated 03.04.2021. Due to a new payroll system and restrictive military work hours, the appellant is seeking this administrative assistance to resolve financial difficulties. Furthermore, he requested that his current employer details be manually updated in the Credit Portfolio database to ensure transparency and facilitate any future recovery processes.

2. Bank deposits and other deposit operations

On the given category, one appellant – the relative of a deceased individual, requested to conduct an exhaustive review of all associated financial assets of the deceased person. This process involved identifying current accounts, plastic cards, and deposits to ensure the accurate and lawful settlement of the estate.

The Bank executed another digital appeal on which the individual requested the Bank for the comprehensive disclosure of his own financial assets.

3. Bank loans and credit operations

These appeals (4 in total) mainly concerned personal data security, fraudulent loan processing, protecting the financial rights of citizens by addressing legal loopholes in the banking system, and requests to investigate unjustifiably opened loans.

4. On the issue of plastic cards and terminals

A total of 8 appeals were received regarding investigations into unauthorized withdrawals from bank cards, removal of restrictions on opening new cards, and providing practical assistance in closing old account numbers.

5. On the issue of receiving financial aid

One appeal was received regarding the inclusion of a family in the ‘Registry of Low-Income Families’ and a request for practical assistance in paying the Mobilization Call Reserve (MCR) service fee due

to a difficult financial situation. The given appeal was forwarded to the relevant Ministry that is responsible for such inquiries in line with requirements of local legislation.

6. Other matters

These appeals include citizens' complaints regarding financial fraud and illegal loan processing, objections to the actions of government officials, reports of legal disputes regarding defamation and illegal dismissal, as well as personal requests for assistance in correcting information in databases..

□ On consideration of appeals, systemic deficiencies and measures to eliminate them

During the first quarter of 2026, all appeals received were executed within the timeframes established by internal rules; explanations and clarifications were provided to the appellers, and response letters were sent to them accordingly. The management of the bank strictly followed the schedule of reception of representatives of individuals and legal entities, and the Bank did not receive complaints on this direction.

The issues raised in the appeals are thoroughly analyzed, and the following measures are being taken by the Bank to solve them:

№	Action	Implementation period	Responsible departments
1.	To conduct Compliance Risk Management trainings to staff relating to the regulatory requirements for handling appeals by business units	31.07.2026	Final Control department
2.	Step-by-step implementation of modernization of the Visa processing center	01.09.2026	Bank Cards department IT
3.	In order to prevent financial fraud: - ensuring 24/7 (day and night) notification to the bank about the loss and/or unauthorized use of funds from cards and continuous provision of the possibility of blocking the card; - ensuring continuous operation of anti-fraud systems in the bank's mobile application.	Permanent	Client Service department-2 Online Support Part IT Security department Digital Banking System department Bank Cards department