



PREMIUM BANK

BRIEF OVERVIEW OF THE RULES FOR REVIEWING CONSUMER REQUESTS

At Premium Bank OJSC, a dedicated Consumer Requests Handling Unit operates to review and respond to inquiries related to banking services. The activities of this unit are directly supervised by a Responsible Person, who is a member of the Supervisory Board.

Consumers have the right to submit complaints or suggestions regarding the Bank's products or services through the following channels:

Verbal Requests

- By visiting the Bank in person (on business days from 9:00 AM to 5:00 PM);
- By calling the Bank's hotline at (012)-931, (012) 404 80 00, or (055) 440 80 00, ext. 9557.

Written Requests

- By submitting a written request directly to the Bank; By visiting the Bank's Head Office at **131A Academician Hasan Aliyev Street**, Narimanov District, Baku, or by visiting any branch or service point of the Bank.

Online Requests

- Consumers may send their requests via email to info@premiumbank.az or S.Mammedova@premiumbank.az;
- Alternatively, they may submit their requests via the "Requests" section of the Bank's official website: www.premiumbank.az

The Head of the Consumer Requests Handling Unit is Ms. Sonakhanim Mammadova, daughter of Farid.

Consumer requests are responded to within a maximum of 10 business days and replies are sent by the Unit. All responses to consumer requests are signed by an authorized member of the Management Board. If the subject of the complaint is an employee, that individual is not permitted to respond to the request themselves.

In cases where additional investigation is required, the response period may be extended to up to 20 business days. In such cases, the Unit must clearly inform the consumer of the reason for the delay, the next steps to be taken, and the final expected response date.

All recorded requests are thoroughly reviewed by the specialized unit, and the root causes are analyzed in detail. Reports based on these findings are prepared and submitted monthly to the Responsible Person (member of the Supervisory Board), and quarterly to the Supervisory Board itself.