

Approved by:

Supervisory Board

2013

Complaint Policy

Almaty

Complaint Policy, ACF

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1. General Provisions

This Policy defines the procedures of receipt and consideration of applications from clients (claims, complaints, proposals, etc.) in the Microcredit Organization Asian Credit Fund LLC (hereinafter referred to as ACF or the Company) to ensure protecting of their rights, receiving proposals, notes and comments from the clients by the top management of the Company, and considering and undertaking appropriate measures.

The Policy is designed on the basis of practical recommendations of the SMART Campaign and in accordance with the laws of the Republic of Kazakhstan.

The Policy is mandatory for all employees and subdivisions of the Company.

2. Goals and Objectives

- To provide clients with the tools and the opportunity to protect their rights, to deliver their suggestions and comments about the Company and its employees' performance through a direct appeal to the top management of the Company;
- To establish procedures and deadlines for receipt, consideration and response to applications of the Company clients;
- To establish the responsibilities and authorities of the responsible employees.

3. Authority and Responsibility

The Executive Director shall bear the overall responsibility for introduction and application of the procedures on processing and timely response to the clients' applications.

This responsibility may be delegated to the levels of departments and branches. In this case, the responsibility for compliance with the procedures may be entrusted to the Deputy Executive Director or to the Business Development Director.

4. Forms of Applications and their Registration

A client may apply both verbally and/or in writing.

In all branches and offices of the Company, a conspicuous sign board is posted (Appendix 1) with the contact information (telephone numbers) of the Company employees (responsible for processing the clients' applications) and legal and electronic addresses of the Company for clients to send their applications (messages) directly to the top managers of the Company.

All applications shall be registered by the Company Headquarters' Office Manager in the Journal of incoming correspondence with registration number and date of receipt.

4.1. Verbal Applications

- a. A client may call at any time to:
 - the common phone number: corporate mobile and/or landline phone numbers of the Company Headquarters' Office Manager;
 - Additional phone numbers:
 - Mobile Phone number of the Executive Director;
 - Mobile Phone number of the Head of Credit Administration Department (Ethics Director).

- b. The Office manager shall record a telephone message in writing form (*Appendix 2*), including full name, content of application and contact information of the client. Then this telephone message shall be registered in the incoming correspondence and submitted to the Executive Director.

4.2. Written Applications

- a. Sending a message with an application by fax to the number on the sign board.

A client can send his/her application by fax at any branch of the Kazpost or the Kazakhtelecom located in all regions of the country.

- b. Sending a letter with application to the legal address of the Company from the Kazpost offices.

In all branches and offices a sample letter with legal address of the Company shall be posted (*Appendix 3*). Clients can use this form for their applications and send the application to the postal address of the Company in any Kaspost office.

- c. Sending an application by e-mail to the following address: info@acfund.kz.
- d. Writing an application addressed to the Executive Director in the head office of the Company or any branch.
- e. Writing an application in the Book “Our Client Say”.

The Books are accessible in all branches and offices, where a client may write his/her application. Authorized employees (office supervisors), officers of the Credit Administration Department (CAD) and the Company’s Top Managers during their visits to the offices shall look through these Books and shall deliver the applications to the attention of the Executive Director (in the case of complaints – to Ethics Director) for consideration and appropriate measures.

5. Consideration of Clients Applications and Company Response

In the case of any application from the clients, this information shall be promptly delivered to the attention of the Company management: the Executive Director and the Ethics Director.

The Company’s Top Managers shall consider an application, engaging, if necessary, depending on the nature and content of the application, corresponding officers (lawyers, credit administration, accounting, etc):

1. Not later than 15 days upon receipt of an application from a client, if no additional information from other subjects and/or officials, or check on in situ is required;
2. Not later than 30 days upon receipt of an application from a client, if additional information from other subjects and/or officials, or check on in situ is required;
3. If the Executive Director makes a decision to extend the 30-day period, the Office manager shall send within three days a letter to the client with notification on delay of reply.

If necessary, a Commission and/or a Working Group (hereafter referred to as WG) shall be created to investigate facts indicated in the application and develop proposals and recommendations.

The Commission/WG shall investigate the facts; prepare conclusions and proposals. The Conclusion shall be then submitted to the Executive Director for approval.

Based on the Conclusion of the Commission/WG, a responding letter shall be prepared and sent to the client within the above stated deadlines.

6. Appendixes

1. Appendix 1: Form of a sign board;

Dear clients!

In case of complaints

You can choose any of the methods of references to the company:

1. To fill an application form for complaints and to write down your complaint;
2. To send an application by fax: 8 (727) 250 61 90, send an e-mail application: info@acfund.kz, or send an application through any offices of Kazpochta / Kazkhtelekom;
3. To state the complaint in the Complaint book which is in each office of the Company;
4. To call the Executive Director of ACF : 8 777 225 29 02;
5. To call the Chief Credit Administration Department : 8777078 93 18;
6. To call the office manager of the Company: 8 777 384 81 11.

Thank you for your cooperation!

2. Appendix 2: Form of a telephone message;

To Executive Director
«Microcredit Organization
Asian Credit Fund» LLC
Zhanna Zhakupova

Telephone Message

Time:

Date:

From: Phone.:
(Full name)

Adress:

Received by: Signature:
(Full name)

Incoming № Date:

3. Appendix 3: Form of a letter to be send by Kazpost.

Send to: Executive Director of
"MCO ACF LLC"
Zhakupova ZH.B

2 Kotelnikova street
Almaty, 050037
The Republic of Kazakhstan
tel. / fax: 8 (7272) 50 61 90

Sheet to fill customer complaints-appeals

From _____

(Full name)

Address _____

(place of residence)

(contact numbers)

Kind of activity _____

The complaint statement (the circumstances to which the complaint is based)

Client _____

(signature and full name)

_____ 20__ year

** after filling out this document give it to the responsible employee and check on registering this document in the appropriate register. You also have a right to file a complaint to the above address (through a branch Kazpost / Kazakhtelekom, or fax it).*