

Complaints Procedure

1. Purpose

The purpose of the complaints management process is to ensure maximum customer satisfaction, protection of company assets, effective and efficient execution of activities in accordance with laws and other legislation, and the reliability, integrity and timeliness of the accounting, operational and financial reporting system.

2. Scope

Answering the incoming customer calls of the Customer Service Representative, which is attached to the Internal Control - Operations Director, describes the general framework of its activities.

- Correct of incorrect transactions,
- Eliminate of customer grievances,
- Providing feedback on customer complaints,
- Considering suggestions and comments

3. Responsibility

In accordance with the relevant procedure General Directorate Units is responsible for making transaction and the operation director is responsible for keeping the procedure update for all locations.

4. Definitions

Customer Paging System ; ServiceDesk, ManageEngine is a system which provide customer representative create call records and report of the complaints, requests and recommendations which are received from the customers by email or phone.

Customer Representative; Person who meets the complaint, request and recommendations from the subscribers.

Notification Admission Channels; Channels for customer complaints, requests and recommendations can be reported. 0850 252 22 22, destek@birlesikodeme.com

Recording System; In case the Call Center Unit is out of working hours or if the waiting time is long enough within working hours, numbers which can not reach the communication center in the registration system and successful speeches are recorded in order to reached by customer representative.

Complaint; It is the verbal or written explanation of problems or dissatisfaction with which the subscriber for the presentation of the customer's services has encountered.

Board of directors; Administrative and decision-making committee of the company.

Service Request; Requests from customers.

Proposal; Recommendations fom customers.

Information / Request; subscriber information, subscriber number, subscriber name, counter number, phone number, location number and the amount of transaction received from customers.

BDDK; Bankalar Düzenleme ve Denetleme Kurumu

5. Procedures

5.1. General Rules

5.1.1 Demand Types; The types of requests that our customers will forward to our Company are given below.

- Complaints
- Proposal
- Information request
- Feedback / Review
- o Positive Opinion
- o Negative Opinion

5.1.2. Channels for Receipt of Demands; The channels through which our customers' requests, complaints and recommendations are received are given below; Requests, complaints and recommendations from customers are system-related error reports. All requests, complaints, recommendations from customers can also be met by Email or telephone.

- o Phone ; All incoming calls on 08502522222 will be answered by customer representative. It is recorded and stored in the paging system indefinitely.
- o Email ; All mails to our company mail address which is destek@birlesikodeme.com will be returned by customer representative. The mails are recorded and stored.

5.1.3 Overview

- It is essential that customer problems be solved correctly and quickly and not exceed 20 days.
- Customer recommendations, complaints and requests are entered into the customer paging system by the customer representative.
- Customer Representative prepares a weekly customer complaints, requests and recommendations Customer Service report for last week.
- Complaints, requests and recommendations report which is solved or unsolved by operation director, is reported to general manager.
- General Manager reports the complaints, requests and recommendations of the last month on 2nd Tuesday of each month to Board of Directors.
- Applications which are actionable are reported to the general manager every week by the law department.

- Applications which are solved or unsolved by general manager and which are related to the lawsuits is reported to Board of Directors on a monthly.
- Internal Control and Compliance Officer control SLA times for responding complaint and reports to the board of directors.
- Every week the previous week's evaluation form and escaping call evaluation form are filled in by the Operations Director and the General Directorate is reported.
- The customer complaints, requests and recommendations for the previous month is checked by the Internal Control and Compliance Officer every month and reported to the Board of Directors.
- The Operations Director fills in and approves the Speech Quality Evaluation Form for each Customer Service department employee. For all call records that he listens and controls, he writes the date and time the call was received on the form and listens and evaluates 15% of the caller's weekly call count.
- Escaped calls are kept weekly by the Customer Representative in excel and reported to the operation director.

5.1.4. Customer Complaints, Requests and Recommendations - SLA Times

In the Complaints Management Procedure, the settlement periods for customer complaints, requests and recommendations, which are directed to each unit to resolve customer transactions in a short period of time, are detailed below.

Customer Representative;

Process control time; the maximum time between responding customers' complaints, requests, recommendations and the control process with prokis system is set at 45 minutes.

Referral Time; The maximum time that must pass between the relevant forwarding process after a customer transaction is checked within a maximum of 45 minutes is set at 30 minutes.

Software Development Manager;

Solutions to Software Problems; The maximum time between the notification of the problem and the resolution of the problem is set at 2 hours.

6. Application

6.1. Responding Customer Complaint and Conclusion

Customer informs the complaints, requests and recommendations by email or phone to the customer representative. The incoming call is responded by the customer representative in accordance with customer satisfaction and call quality standard. The complaints, requests and recommendations which are sent to the company mail address drop to the customer representative email address. Customer representative returns to customer by email. The customer representative identifies the problem. If the customer problem is resolved, customer will inform about process. Call recording is opened and closed in the customer paging system. If the problem is not resolved, call recording is opened in the customer paging system. Customer representative inform the customer to investigate the problem via mailed or before the call is ended. Customer transactions are checked from the system. If the problem is not resolved, the call is assigned to the relevant unit, and the

problem is resolved by the relevant unit. The customer representative returns the customer. If the problem is resolved, customer representative will ask to demand for termination from the system. An email is sent to the operations director. The operation director approves the transaction. From the system, a one time use code is sent to customer via email or sms. The customer representative will return the customer. If the specified SLA times are exceeded, an email will be sent to the relevant unit manager and related persons.

6.2. Customer Information

Customer representative enters the following informations to the customer paging system .It will keep open until the resolution.

- Customer representative name and surname
- Customer's name and surname
- Customer's phone number
- Reason of customer call
- Subject
- Description (Details of the reason of customer call)
- Date and time the call was received

6.3. Resolve the Problem of Customer

Technical problems and mistakes from company workers,resolve with contacting all the departments according to customer complaints, requests and recommendations.Result of that customer's problems resolve.

7. Reporting

The data obtained after the resolution of registered customer notifications are reported on a monthly basis following the end of the month in which they are presented to the Operations Director, the General Manager, the Board of Directors and, if requested the Official Institutions.

10. Duties and Responsibilities

The customer representative depends on the operation director, while the operation director reports to the general manager.

CUSTOMER SERVICES AND TASKS AFFECTING THEIR PARTIES

Customer Representative

- Give a response to calls comes to Customer services
- Return of customer complaint / request / recommendations forwarded to Company's e-mail address to Customer Representative.
- Entering customer information into the Customer Call System, keeping it up to date, checking the operations from the system
- Keep track of customer transactions and solve customer problems, not exceeding 20 days.
- Customer Representative is responsible for the timely and complete reporting of customer complaints / requests / recommendations which are directed to Customer Service Call Center and the company's e-mail address, and to prepare and deliver all relevant documentation.
- Customer Representative prepares a weekly customer complaint / request / recommendation Customer Service report for the previous week and delivers it to the Operations Director.
- The Customer Representative delivers the expense report on a daily basis to the Operations Director.

Operation Director

- Customer complaints / requests / suggestions by the Operations Director are reported by the General Directorate of the previous week's report every week.
- Every week the previous week's evaluation form and escaping call evaluation forms are filled in by the Operations Director and the reports to General Directorate.
- Delivery and follow-up of customer requests for refund to the Director of Finance and Administrative Affairs.
- Requests to be counted from the money collection team in the complaints of the money swindling to the customer services, and to request the examination of the logs and the camera records if it did not go out.
- Operation Director; prepare 15% of monthly call records received by customer services, preparation of the speech quality evaluation form, and sharing of the first week of each month with Human Resources on Thursday,
- Operation Director check all transactions periodically and confirm them, report them to Finance department.
- Operation Director is responsible about ; control of the applications control, monitoring and manage them.

General manager

- General manager reports complaints, requests and recommendations of the last month on 2nd Tuesday of each month to Board of Directors.

Internal Control Compliance Officer

- The customer complaints, requests and recommendations for the previous month is checked by the Internal Control and Compliance Officer every month and reported to the Board of Directors.