

Methods and possibilities of pre-trial resolution of disputes with consumers of banking services

In the event of disputes with JSCB "Kapitalbank" (hereinafter - the "Bank") under agreements concluded with consumers of banking services, pre-trial settlement of a dispute is carried out in the manner established in the Regulation on the minimum requirements for activities of commercial banks in relations with consumers of banking services, approved by the Decree of the Central Bank of the Republic of Uzbekistan dd. July 2, 2018 No. 3030 and in the Law "On contractual and legal framework for activities of business entities" ZRU-670-I ddd August 28, 1998, as well as an agreement between the bank and the consumer of banking services.

Bank employees make every effort for pre-trial resolution of all disputes and disagreements arising from Agreements with consumers of banking services. At the same time, the consumer who signed agreement with the bank, co-borrower, pledgor, guarantor and other persons specified in the Agreement are recognized as parties to the Agreement.

The bank provides for the following procedure for pre-trial dispute resolution:

- In case of violation by a consumer of repayment terms of the principal amount of the debt under the loan agreement, and (or) payment of interest – communication of the requirement for pre-trial resolution of the dispute in the manner provided for in the relevant loan agreement to the consumer. If the consumer fails to adequately fulfill the requirements within the period specified in the requirement for pre-trial resolution of the dispute - appealing directly or through the relevant department of the Chamber of Commerce and Industry to the judicial authorities;

- In case of violation by the consumer of obligations under Agreements not related to credit obligations - communication of the requirement for pre-trial resolution of the dispute in the manner provided for in the relevant agreement, to the consumer. In the absence of a procedure for pre-trial resolution of the dispute in the contract - in the manner prescribed by law. If the consumer fails to adequately fulfill the requirements within the period specified in the requirement for pre-trial resolution of the dispute - appealing directly to the judicial authorities or through the appropriate department of the Chamber of Commerce and Industry;

The choice of appealing to the court directly or through the relevant department of the Chamber of Commerce and Industry remains with the bank.