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Management Board Meeting
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Lee Young Lok

Lee, Young Lok
Bank Boshqaruvi raisi
Chairman of the Management Board



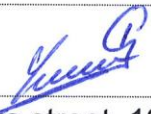
KDB Bank Uzbekistan

**PROCEDURE ON HANDLING APPEALS OF INDIVIDUALS
AND LEGAL ENTITIES**

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**JISMONIY VA YURIDIK SHAXSLARNING MUROJAATLARI
BILAN ISHLASH TARTIBI**

Tashkent 2024 / Toshkent 2024

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1. Law "On Banks and Banking" No.216-1 dated 25.04.1996 (New edition, approved by the Law No.LRU-580 dd. 05.11.2019) / "Banklar va bank faoliyati to'g'risida"gi Qonun 216-1-son, sana: 25.04.1996 y. (Yangi tahriri, O'zR 05.11.2019 y. O'RQ-580-son Qonuni bilan tasdiqlangan);	
2. Law "On the Central Bank of the Republic of Uzbekistan" #154-I dd. 21.12.1995 (new edition approved by the Law #582 dd. 11.11.2019) / "O'zbekiston Respublikasi Markaziy banki to'g'risida"gi O'zbekiston Respublikasi Qonuni N 154-1, sana: 21.12.1995 y. (O'zR 11.11.2019 y. O'RQ-582-son Qonuni bilan tasdiqlangan yangi tahriri);	
3. Law "On the Appeals of Individuals and Legal Entities" #378 dd. 03.12.2014 (new edition approved by the Law #445 dd. 11.09.2017) / "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi O'zbekiston Respublikasi Qonuni O'RQ-378-son 03.12.2014 y. (O'zR 11.09.2017 y. O'RQ-445-son Qonuni bilan tasdiqlangan yangi tahriri);	
4. Regulation of the Board of the Central Bank of the Republic of Uzbekistan "On approval of the regulations on minimum requirements for the activities of commercial banks when carrying out relations with consumers of banking services" #3030 dd. 02.07.2018 / "Bank xizmatlari iste'molchilari bilan o'zaro munosabatlarni amalga oshirishda tijorat banklarining faoliyatiga qo'yiladigan minimal talablar to'g'risida"gi Nizom (O'zbekiston Respublikasi Markaziy banki Boshqaruvining Qarori 3030-son 02.07.2018 y.);	

5. Decree of the Cabinet of Ministers of the Republic of Uzbekistan “On the approval of a standard provision on the procedure for working with the appeals of individuals and legal entities in state bodies, state institutions and organizations with state participation” #341 dd. 07.05.2018 /

“Davlat organlarida, davlat muassasalarida va davlat ishtirokidagi tashkilotlarda jismoniy va yuridik shaxslarning murojaatlari bilan ishlash tartibi to‘g‘risida”gi Nizom (O‘zbekiston Respublikasi Vazirlar Mahkamasining Qarori 341-son 07.05.2018 y).

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<p>1. Purpose of the Procedure</p> <p>The purpose of this internal act is to determine the procedure how to handle the appeals of individuals and legal entities by the head office and branches of JSC "KDB Bank Uzbekistan" (hereinafter referred to as "the Bank"), including their officials.</p>	<p>1. Tartibning maqsadi</p> <p>Ushbu ichki me'yoriy hujjatning maqsadi "KDB Bank O'zbekiston" AJ (bundan buyon matnda "Bank" deb yuritiladi)ning bosh ofisi va filiallari, shuningdek ularning mansabdor shaxslari tomonidan jismoniy va yuridik shaxslarning murojaatlarini ko'rib chiqish tartibini belgilashdan iborat.</p>
<p>2. Forms and types of appeals</p> <p>Appeals can be oral, written or electronic.</p> <p>Applications, proposals and complaints are types of appeals.</p> <p>Appeals, regardless of their form and type, have the same importance.</p> <p>In this Procedure, the following basic concepts are used regarding the types of appeals:</p> <p>application - an appeal to the Bank by consumers of banking services with the intention to use the service provided by the Bank;</p> <p>proposal - an appeal containing the recommendations of consumers of banking services on improving the Bank's activities;</p> <p>complaint - an appeal stating the demands of consumers of banking services to restore their violated rights and protect their legal interests or an expression of dissatisfaction with any service of the Bank, including an action or inaction of the Bank and its employees, the quality of services and the culture of the customer service;</p> <p>repeated appeal - received from the same individual or legal entity, who is complaining about the decision made by the Bank in connection with his/her previous appeal or protesting in some other way, as well as if the review period</p>	<p>2. Murojaatlarning shakllari va turlari</p> <p>Murojaatlar og'zaki, yozma yoxud elektron shaklda bo'lishi mumkin.</p> <p>Arizalar, takliflar va shikoyatlar murojaatlarning turlari hisoblanadi.</p> <p>Murojaatlar, ularning shakli va turidan qat'iy nazar, bir xil ahamiyatga ega bo'ladi.</p> <p>Ushbu Tartibda murojaat turlari yuzasidan quyidagi asosiy tushunchalar qo'llaniladi:</p> <p>ariza - bank xizmatlari iste'molchilarining Bank tomonidan ko'rsatilayotgan xizmatdan foydalanish istagida Bankka qilgan murojaati;</p> <p>taklif - bank xizmatlari iste'molchilarining Bank faoliyatini takomillashtirishga doir tavsiyalarini o'z ichiga olgan murojaat;</p> <p>shikoyat - bank xizmatlari iste'molchilarining buzilgan huquqlarini, erkinliklarini tiklash va qonuniy manfaatlarini himoya qilish to'g'risidagi talablari bayon etilgan murojaat yoki bank xizmatlaridan, shu jumladan, Bank yoki uning xodimlarining harakati yoki harakatsizligi, mijozlarga xizmat ko'rsatish sifati va madaniyatidan qoniqmaganlikni ifoda etish;</p> <p>takroriy murojaat - ayni bir jismoniy yoki yuridik shaxsdan kelib tushgan, uning avvalgi murojaati yuzasidan Bank tomonidan qabul qilingan qaror ustidan shikoyat qilinayotgan yoki boshqacha tarzda norozilik bildirilayotgan, shuningdek</p>

<p>established by law has expired by the time the repeated appeal is received, an appeal that is informed that the previous appeal was not considered on time;</p> <p>duplicate appeal - a copy of an appeal of the same individual or legal entity;</p> <p>anonymous appeal - the surname (first name, middle name) of an individual, information about his/her place of residence or the full name of a legal entity, information about its location (postal address) are not indicated or an appeal with false information about them, as well as an electronic appeal that does not allow identification, or a written appeal that is not confirmed by a signature.</p>	<p>agar takroriy murojaat kelib tushgan paytga kelib qonunchilikda belgilangan ko'rib chiqish muddati tugagan bo'lsa, ilgari murojaati o'z vaqtida ko'rib chiqilmaganligi to'g'risida xabar qilinayotgan murojaat;</p> <p>dublikat murojaat – ayni bir jismoniy yoki yuridik shaxs murojaatining ko'chirma nusxasi;</p> <p>anonim murojaat - jismoniy shaxsning familiyasi (ismi, otasining ismi), uning yashash joyi to'g'risidagi ma'lumotlar yoki yuridik shaxsning to'liq nomi, uning joylashgan yeri (pochta manzili) to'g'risidagi ma'lumotlar ko'rsatilmagan yoxud ular haqida yolg'on ma'lumotlar ko'rsatilgan murojaat, shuningdek uni identifikatsiya qilish imkoniyatini bermaydigan elektron murojaat yoxud imzo bilan tasdiqlanmagan yozma murojaat.</p>
<p>3. Registration of appeals</p> <p>The Bank has no right to limit the right of consumers of banking services to appeal. The bank reviews the appeals of consumers of banking services, free of charge.</p> <p>The Bank cannot refuse to accept the appeal.</p> <p>From the date of entry into force of this Procedure, the appeal received by the Bank shall be electronically registered in the Bank's electronic system (<i>KDB Intranet</i>).</p> <p><u>Proposals, complaints and repeated appeals</u> directly sent by consumers of banking services to the head office and branches of the Bank, as well as <u>applications, proposals, complaints and repeated appeals</u> indirectly received by the Bank through authorized state bodies from consumers of banking services are registered with full confidentiality and information security on the same day of receipt, and if it is received after the end of</p>	<p>3. Murojaatlarni ro'yxatga olish</p> <p>Bank bank xizmatlari iste'molchilarining murojaat qilish huquqini cheklashga haqli emas. Bank tomonidan bank xizmatlari iste'molchilarining murojaatlarini ko'rib chiqish bepul amalga oshiriladi.</p> <p>Bank tomonidan murojaatni qabul qilishni rad etishga yo'l qo'yilmaydi.</p> <p>Ushbu Tartib kuchga kirgan sanadan boshlab, Bankka kelib tushgan murojaat Bankning elektron tizimi (<i>KDB Intranet</i>)da elektron ro'yxatdan o'tkaziladi.</p> <p>Bank bosh ofisi va filiallariga bank xizmatlari iste'molchilari tomonidan bevosita yo'llangan <u>taklif, shikoyat va takroriy murojaatlari</u> hamda bilvosita, vakolatli davlat organlari orqali bank xizmatlari iste'molchilarining Bankka kelib tushgan <u>ariza, taklif, shikoyat va takroriy murojaatlari</u>, to'liq maxfiylik va axborot xavfsizligi ta'minlangan holda, murojaat kelib tushgan kunning o'zida, ish vaqti tugaganidan keyin kelib tushgan taqdirda</p>

<p>working hours, on the next working day.</p> <p>The task of registering appeals is carried out by the General Affairs Department at the head office and by the unit or employee appointed by the head of the branch to be responsible for this task at the branches of the Bank. In this case, the following basic information related to the appeal is entered into the system:</p> <ul style="list-style-type: none"> - Information whether the appeal was sent directly to the Bank or received through an authorized state body; - Number and date of the appeal; - Number and date of the letter sent by the authorized state body when the Bank receives an appeal through the authorized state body; - Number and date of registration of the appeal in the Bank (<i>generated automatically</i>); - Type of appeal; - Information on whether the appellant is an individual or a legal entity; - When the appellant is an individual, his/her surname, first name and middle name; - When the appellant is a legal entity, the full name of the legal entity and the surname, first name, middle name, title or position of the person who signed the appeal; - An electronic copy of the appeal and other attached documents in pdf format. 	<p>esa, keyingi ish kunida ro'yxatdan o'tkaziladi.</p> <p>Murojaatlarni ro'yxatdan o'tkazish vazifasi Bankning bosh ofisida Umumiy ishlar boshqarmasi hamda filiallarida esa filial rahbari tomonidan ushbu vazifaga mas'ul qilib tayinlangan bo'linma yoki xodim tomonidan amalga oshiriladi. Bunda, murojaatga tegishli bo'lgan quyidagi asosiy ma'lumotlar tizimga kiritiladi:</p> <ul style="list-style-type: none"> - Murojaatning Bankka bevosita yuborilganligi yoki vakolatli davlat organi orqali kelib tushganligi; - Murojaatning raqami va sanasi; - Vakolatli davlat organi orqali Bankka murojaat kelib tushganda, ushbu vakolatli organ tomonidan yo'llangan xatning raqami va sanasi; - Murojaatni Bankda ro'yxatdan o'tkazilgan raqami va sanasi (<i>avtomatik ravishda shakllantiriladi</i>); - Murojaat turi; - Murojaatchining jismoniy yoki yuridik shaxs ekanligi; - Murojaatchi jismoniy shaxs bo'lganda, uning familiyasi, ismi va sha'rifi; - Murojaatchi yuridik shaxs bo'lganda, yuridik shaxsning to'liq nomi va murojaatni imzolagan shaxsning familiya, ismi, sha'rifi, mansabi yoxud lavozimi; - Murojaat, uning ilovalari va boshqa biriktirilgan hujjatlarning pdf shaklidagi elektron nusxasi.
<p>4. Designation of the responsible executor, review of appeals and response to them</p> <p>The executive responsible for <u>proposals, complaints and repeated appeals</u> sent directly to the head office and branches of the Bank by the consumers of banking services is determined by the head of the Client Service Department-1 (or another official responsible for this task) at the head office of the Bank or by the head of the branch in branches.</p>	<p>4. Mas'ul ijrochini belgilash, murojaatlarni ko'rib chiqish va ularga javob yo'llash</p> <p>Bank bosh ofisi va filiallariga bank xizmatlari iste'molchilari tomonidan bevosita yo'llangan <u>taklif, shikoyat va takroriy murojaatlar</u> bo'yicha ma'sul ijrochi Bankning bosh ofisida Mijozlarga xizmat ko'rsatish boshqarmasi-1 boshlig'i (yoxud ushbu vazifaga mas'ul boshqa rahbar) yoki filiallarda filial rahbari tomonidan belgilanadi.</p>

<p>The executive responsible for the <u>applications, proposals, complaints and repeated appeals</u> indirectly received by the head office and branches of the Bank from the consumers of banking services through the authorized state bodies is determined by the Deputy Chairman of the Management Board of the Bank (or another official responsible for this task).</p> <p>At the same time, it is strictly controlled that appeals are not sent for consideration to the structural unit or officials of the Bank whose action (inaction) is being appealed.</p> <p>The executor(s) responsible for handling the appeals and the execution period are entered into the Bank's electronic system (KDB Intranet).</p> <p>Upon receiving an appeal, the responsible executor(s) shall inform their relevant Line Manager about the receipt of appeal.</p> <p>If the appeal contains issues related to several structural units of the Bank, all of them are designated as executors of the review of the appeal. Among the executors, the first specified structural unit is considered the main executor and ensures the review of the appeal together with other structural units.</p> <p>If the content of the appeal is related to the banking services, the structural unit of the Bank, which is considered the owner of the banking service, the structural unit of the Bank, which is responsible for customer relations (if the appellant is a client of the Bank), the legal department of the Bank and other relevant structural units are generally designated as responsible executors.</p> <p>If a duplicate appeal is received during the review of the appeal, this appeal will be considered together with the previously received appeal.</p>	<p>Bank bosh ofisi va filiallariga bilvosita, vakolatli davlat organlari orqali bank xizmatlari iste'molchilarining kelib tushgan <u>ariza, taklif, shikoyat va takroriy murojaatlari</u> bo'yicha ma'sul ijrochi Bankning Boshqaruv Raisi O'rinbosari (yoxud ushbu vazifaga mas'ul boshqa rahbar) tomonidan belgilanadi.</p> <p>Bunda, murojaatlarni ko'rib chiqish uchun harakati (harakatsizligi) ustidan shikoyat qilinayotgan Bankning tarkibiy bo'linmasiga yoki mansabdor shaxslariga yuborilmasligi qat'iy nazoratga olinadi.</p> <p>Murojaatlarni ko'rib chiqish uchun mas'ul ijrochi(lar) va ijro muddati Bankning elektron tizimi (<i>KDB Intranet</i>)ga kiritiladi.</p> <p>Ijrochi(lar)ga murojaat kelib tushganidan so'ng, tegishli ravishda o'zining tarmoq menejerini xabardor qiladi.</p> <p>Agar murojaatda Bankning bir nechta tarkibiy bo'linmalariga taalluqli masalalar mavjud bo'lsa, ularning barchasi murojaatni ko'rib chiqish bo'yicha ijrochilar etib belgilanadi. Ijrochilar o'rtasida birinchi ko'rsatilgan tarkibiy bo'linma asosiy ijrochi hisoblanib, murojaatning ko'rib chiqilishini boshqa tarkibiy bo'linmalar bilan birgalikda ta'minlaydi.</p> <p>Murojaatning mazmuni bank xizmatlariga oid bo'lsa, odatda, bank xizmatining egasi hisoblangan Bankning tegishli tarkibiy bo'linmasi, mijoz bilan aloqalarga mas'ul Bankning tarkibiy bo'linmasi (agar murojaatchi Bankning mijoz hisoblansa), Bankning yuridik boshqarmasi va boshqa tegishli tarkibiy bo'linmalar mas'ul ijrochilar sifatida belgilanadi.</p> <p>Agar murojaatni ko'rib chiqish davomida murojaatning dublikati kelib tushsa, mazkur murojaat avval kelib tushgan murojaat bilan birgalikda ko'rib chiqiladi.</p>
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<p>If a duplicate of the appeal is received after the appeal has been considered and the response letter has been sent, the Bank will notify the appellant and/or the authorized state body that sent the duplicate of this appeal accordingly.</p> <p>The Bank provides internal control over the review of appeal.</p> <p>Based on the results of consideration of appeal, a decision is made by Bank officials, and the appellant is immediately given a response in written or electronic form.</p> <p>In cases where the appeal of consumers of banking services is found to be justified, the Bank will take appropriate measures to eliminate the shortcomings and restore the legal interests and rights of the consumers of banking services.</p> <p>The response letter sent in connection with the appeal of consumers of banking services, is signed by the management of the Bank (branch).</p> <p>The response letter will be sent in the language in which the appeal was sent.</p> <p>The responsible executor uploads the documents, which show the fact of execution, to the electronic system of the Bank (<i>KDB Intranet</i>) and their original copies are stored in the structural unit responsible for the review of the appeal.</p> <p>Uploading the documents into the special electronic systems of the authorized state bodies, including the Virtual Reception of the President of the Republic of Uzbekistan, is carried out by the Planning Department of the Bank.</p>	<p>Agar murojaatning dublikati murojaat ko'rib chiqilganidan va javob xati yuborilganidan keyin kelib tushsa, bu haqida Bank murojaat etuvchini va/yoki ushbu murojaat dublikatini yuborgan vakolatli davlat organini tegishli tartibda xabardor qiladi.</p> <p>Bank murojaatlarni ko'rib chiqish bo'yicha ichki nazoratni ta'minlaydi.</p> <p>Murojaatlarni ko'rib chiqish natijalariga ko'ra Bankning mansabdor shaxslari tomonidan qaror qabul qilinadi, bu haqida murojaat qiluvchiga darhol yozma yoki elektron shaklda javob beriladi.</p> <p>Bank xizmatlari iste'molchilarining murojaati asosli deb topilgan hollarda, Bank yo'l qo'yilgan kamchiliklarni bartaraf etish, bank xizmatlari iste'molchilarining qonuniy manfaatlari va huquqlarini tiklash yuzasidan tegishli choralarni ko'radi.</p> <p>Bank xizmatlari iste'molchilarining murojaati yuzasidan yo'llanadigan javob xati Bank (filial) rahbariyati tomonidan imzolanadi.</p> <p>Murojaat qaysi tilda yo'llangan bo'lsa, javob xati ham o'sha tilda yo'llanadi.</p> <p>Murojaat ijrosi ta'minlanganligini asoslantiruvchi hujjatlar mas'ul ijrochi tomonidan Bankning elektron tizimi (<i>KDB Intranet</i>) ga yuklanadi va ularning asl nusxalari murojaatni ko'rib chiqilishi uchun mas'ul sanalgan tarkibiy bo'linmada saqlanadi.</p> <p>Murojaat ijrosi vakolatli davlat organining maxsus elektron tizimlari, shu jumladan O'zbekiston Respublikasi Prezidenti Virtual qabulxonasiga yuklash ishlari Bankning Rejalashtirish boshqarmasi tomonidan amalga oshiriladi.</p>
<p>5. Deadlines for review of applications</p> <p>Appeals will be considered within fifteen days from the date of receipt by the Bank. If additional study and (or) verification is</p>	<p>5. Murojaatlarni ko'rib chiqish muddatlari</p> <p>Murojaatlar Bankka kelib tushgan kundan e'tiboran o'n besh kun ichida, qo'shimcha o'rganish va (yoki) tekshirish, qo'shimcha</p>

<p>necessary, or additional documents are required, the appeals will be considered within up to one month from the date of receipt by the Bank with the formalized permission of the responsible manager (Deputy Chairman of the Management Board of the Bank, the head of the Client Service Department-1, the head of the branch, or another manager responsible for these tasks) in the form specified in Appendix 1 of this Procedure.</p> <p>The extension of the appeal review period up to one month will be entered into the Bank's electronic system (<i>KDB Intranet</i>), and the appellant will be informed about it by the responsible executive.</p>	<p>hujjatlarni so'rab olish talab etilganda esa, mas'ul rahbar (Bankning Boshqaruv Raisi O'rinbosari, Mijozlarga xizmat ko'rsatish boshqarmasi-1 boshlig'i, filial rahbari, yoxud ushbu vazifalarga mas'ul boshqa rahbar)ning mazkur Tartibning 1-ilovasida keltirilgan shaklda rasmiylashtirilgan ruxsati bilan bir oygacha bo'lgan muddatda ko'rib chiqiladi.</p> <p>Murojaatlarni ko'rib chiqish muddati bir oy muddatga uzaytirilishi Bankning elektron tizimi (<i>KDB Intranet</i>)ga kiritiladi, hamda mas'ul ijrochi tomonidan bu haqda murojaatchiga xabar qilinadi.</p>
<p>6. Leaving appeals unattended</p> <p>The following applications will not be considered:</p> <ul style="list-style-type: none"> - anonymous appeals; - appeals submitted through representatives of individual and legal entities, in the absence of documents confirming their authority; - appeals that do not comply with other requirements established by law. <p>If appeals are left without consideration, an appropriate conclusion is drawn up according to the sample given in Appendix 2 and approved by the Deputy Chairman of the Management Board of the Bank (or other manager responsible for this task).</p> <p>The appellant will be informed in the appropriate manner that the appeal has been rejected due to the lack of documents confirming the authority of the representative of an individual or legal entity.</p>	<p>6. Murojaatlarni ko'rmay qoldirish</p> <p>Quyidagi murojaatlar ko'rib chiqilmaydi:</p> <ul style="list-style-type: none"> - anonim murojaatlar; - jismoniy va yuridik shaxslarning vakillari orqali berilgan murojaatlar, ularning vakolatini tasdiqlovchi hujjatlar mavjud bo'lmagan taqdirda; - qonunchilikda belgilangan boshqa talablarga muvofiq bo'lmagan murojaatlar. <p>Murojaatlar ko'rmay qoldirilganda 2-ilovadagi namunaga muvofiq tegishli xulosa tuzilib, Bankning Boshqaruv Raisi O'rinbosari (yoxud ushbu vazifaga mas'ul boshqa rahbar) tomonidan tasdiqlanadi.</p> <p>Jismoniy va yuridik shaxs vakilining vakolatini tasdiqlovchi hujjatlar mavjud emasligi sababli murojaatlar ko'rmay qoldirilganligi to'g'risida murojaat qiluvchi tegishli tartibda xabardor qilinadi.</p>
<p>7. Completion of appeal review</p> <p>Consideration of appeal is terminated in the following cases:</p> <ul style="list-style-type: none"> - if no new reasons or newly discovered cases were presented in the repeated appeals, and the previous appeal 	<p>7. Murojaatlarni ko'rib chiqishni tugatish</p> <p>Murojaatlarni ko'rib chiqish quyidagi hollarda tugatiladi:</p> <ul style="list-style-type: none"> - agar takroriy murojaatlarda yangi vajlar yoki yangidan ochilgan holatlar keltirilmagan bo'lsa, ilgari murojaat

<p>materials contained complete materials of investigations and the appellant was sent answers in the prescribed manner;</p> <ul style="list-style-type: none"> - if the appellant has withdrawn his appeal in the prescribed manner or requested to terminate its consideration; - when it is not possible to consider the appeal without the presence of the appellant due to the inability to find him/her due to the fact that he did not timely inform about the change of the place of residence, residence (mail address), e-mail address or other details; - in case of failure of the appellant to appear upon request by a government body, organization or their official due to the impossibility of considering the appeal without the participation of the appellant; - if consideration of the appeal after the death of the individual appellant does not allow legal succession. <p>The decision to terminate the review of the appeal is made by the Deputy Chairman of the Management Board of the Bank (or another responsible head for this task) in accordance with the sample in Appendix 3.</p> <p>When the review of the repeated appeal is completed in accordance with the second paragraph of the first part of this section, the appellant is notified in writing about the appeal is unfounded and the termination of correspondence with him on this issue. In case of receiving a repeated appeal from the appellant whose correspondence has been terminated, consideration of such an appeal will be terminated without notifying the appellant.</p> <p>When the review of the appeal is terminated according to the application for its recall, the appeal is returned to the appellant along with a letter signed by the Deputy Chairman of the Management</p>	<p>materiallarida esa tekshiruvlarning to'la-to'kis materiallari mavjud bo'lsa va murojaat qiluvchiga belgilangan tartibda javoblar yo'llangan bo'lsa;</p> <ul style="list-style-type: none"> - agar murojaat qiluvchi o'z murojaatini belgilangan tartibda chaqirib olgan bo'lsa yoki uni ko'rib chiqishni tugatish to'g'risida iltimos qilgan bo'lsa; - yashash joyi, turgan joyi (pochta manzili), elektron pochta manzili yoki boshqa rekvizitlari o'zgarganligi to'g'risida o'z vaqtida xabardor qilmaganligi tufayli chaqirishning imkoni yo'qligi sababli murojaatni murojaat qiluvchining ishtirokisiz ko'rib chiqish imkoniyati bo'lmaganda; - murojaatni murojaat qiluvchining ishtirokisiz ko'rib chiqish imkoniyati mavjud emasligi sababli, davlat organi, tashkilot yoki ularning mansabdor shaxsi tomonidan chaqirilgan murojaat qiluvchi kelmay qolgan taqdirda; - agar murojaat qiluvchi jismoniy shaxs vafot etganidan so'ng murojaatni ko'rib chiqish huquqiy vorislikka yo'l qo'ymasa. <p>Murojaatni ko'rib chiqishni tugatish to'g'risidagi qaror 3-ilovadagi namunaga muvofiq Bankning Boshqaruv Raisi O'rinbosari (yoxud ushbu vazifaga mas'ul boshqa rahbar) tomonidan qabul qilinadi.</p> <p>Takroriy murojaatni ko'rib chiqish ushbu bo'limning birinchi qismining ikkinchi xatboshisiga muvofiq tugatilganda, murojaat qiluvchi takroriy murojaatning asossizligi va ushbu masala yuzasidan u bilan yozishmalar tugatilishi to'g'risida yozma ravishda xabardor qilinadi. Yozishmalar olib borish tugatilgan murojaat qiluvchidan takroriy murojaat kelib tushgan taqdirda, bunday murojaatni ko'rib chiqish murojaat qiluvchini bu haqida xabardor qilmasdan tugatiladi.</p> <p>Murojaatni ko'rib chiqish uni chaqirib olish to'g'risidagi ariza bo'yicha tugatilganda murojaat qiluvchiga Bank Boshqaruv raisi o'rinbosari (yoxud ushbu vazifaga mas'ul boshqa rahbar) imzolagan</p>
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<p>Board of the Bank (or another responsible head for this task) within three days. The application to withdraw the appeal does not exclude the taking of measures to identify and eliminate violations of the law.</p> <p>The appellant will be informed in the appropriate manner about the termination of the review of the appeal due to the absence of the representative of individual or the legal entity.</p>	<p>xat bilan birga uch kun ichida qaytariladi. Murojaatni chaqirib olish to'g'risidagi ariza qonun buzilishlarini aniqlash va bartaraf etish yuzasidan chora-tadbirlar ko'rilishini istisno etmaydi.</p> <p>Murojaat qiluvchi chaqirilgan jismoniy shaxsning yoki yuridik shaxs vakilining kelmay qolganligi sababli murojaatni ko'rib chiqishni tugatish to'g'risida tegishli tartibda xabardor qilinadi.</p>
<p>8. Monitoring and control of review of applications</p> <p>Officials of the Bank carry out constant monitoring and control over the consideration of appeals by the structural units under their supervision, take measures to ensure their complete, impartial and timely consideration.</p> <p>Handling of appeals by responsible executives without violating the established deadlines is controlled by the following structural units:</p> <ul style="list-style-type: none"> - <u>Appeals sent directly by individuals</u> - Client Service Department-2 responsible for providing services to individuals at the head office of the Bank or the department appointed by the head of the branch or employee to be responsible for this task at branches; - <u>Appeals sent directly by legal entities</u> - Client Service Department-1 responsible for providing services to corporate clients at the head office of the Bank and the department appointed by the head of the branch or employee to be responsible for this task at branches; - <u>Appeals received by the head office and branches of the Bank indirectly through authorized state bodies</u> - Planning Department. <p>The appeal is removed from control and execution by the manager or other</p>	<p>8. Murojaatlarning ko'rib chiqilishini monitoring va nazorat qilish</p> <p>Bankning mansabdor shaxslari o'z rahbarligi ostidagi tarkibiy tuzilmalar tomonidan murojaatlarning ko'rib chiqilishi ustidan doimiy monitoring va nazoratni amalga oshiradi, ularning to'liq, xolisona va o'z vaqtida ko'rib chiqilishini ta'minlash choralarini ko'radi.</p> <p>Murojaatlarni mas'ul ijrochilar tomonidan o'rnatilgan muddatlarni buzmasdan ko'rib chiqilishi quyidagi tarkibiy bo'linmalar tarafidan nazoratga olinadi:</p> <ul style="list-style-type: none"> - <u>Jismoniy shaxslar tomonidan bevosita yo'llangan murojaatlar bo'yicha</u> Bankning bosh ofisida jismoniy shaxslarga xizmat ko'rsatish uchun mas'ul Mijozlarga xizmat ko'rsatish boshqarmasi-2, filiallarda esa filial rahbari tomonidan ushbu vazifaga mas'ul qilib tayinlangan bo'linma yoki xodim; - <u>Yuridik shaxslar tomonidan bevosita yo'llangan murojaatlar bo'yicha</u> Bankning bosh ofisida korporativ mijozlarga xizmat ko'rsatish uchun mas'ul Mijozlarga xizmat ko'rsatish boshqarmasi-1, filiallarda esa filial rahbari tomonidan ushbu vazifaga mas'ul qilib tayinlangan bo'linma yoki xodim; - <u>Bank bosh ofisi va filiallariga bilvosita, vakolatli davlat organlari orqali kelib tushgan murojaatlar bo'yicha</u> Rejalashtirish boshqarmasi. <p>Murojaat u qaysi rahbar yoki vakolat berilgan boshqa mansabdor shaxs</p>

<p>authorized official by whom this appeal was taken under control.</p> <p>Appeals for which intermediate responses are given and not fully considered are not removed from control.</p>	<p>tomonidan nazoratga olingan bo'lsa, o'sha shaxs tomonidan nazorat va ijrodan olinadi.</p> <p>Oraliq javoblar berilgan va to'liq ko'rib chiqilmagan murojaatlar nazoratdan olinmaydi.</p>
<p>9. Creating convenience for consumers of banking services</p> <p>Information on the procedure for considering appeals by the Bank and phone numbers of call centers are posted on the main page of the Bank's official website, as well as on information stands in the buildings of Head office and branches.</p> <p>The procedure for reviewing appeals upon the request of the consumers of banking services is explained by the employees responsible for client service at the Bank's head office and branches.</p> <p>The Bank accepts electronic appeals from the consumers of banking services through its official website.</p> <p>In addition, the Bank has a Call Center that provides communication with the consumers of banking services by phone. Verbal advice and explanations related to the Bank's activities are provided to consumers of banking services through this call center.</p> <p>Appeals received through the call center are received during working hours.</p> <p>The management of the Bank (branch) receives consumers of banking services personally in accordance with the schedule for the reception of individuals and representatives of legal entities posted on the Bank's official website and information stands.</p>	<p>9. Bank xizmatlari iste'molchilari uchun qulayliklar yaratish</p> <p>Bank tomonidan murojaatlarni ko'rib chiqish tartibi to'g'risidagi ma'lumotlar va Call-markazlar telefonlarining raqamlari Bank rasmiy veb-sayti bosh sahifasida, shuningdek uning bosh ofisi va filiallari binosining axborot stendlarida joylashtiriladi.</p> <p>Bank xizmatlari iste'molchilarining talabiga muvofiq murojaatlarni ko'rib chiqish tartibi Bank bosh ofisi va filiallarida mijozlarga xizmat ko'rsatish uchun mas'ul xodimlar tomonidan tushuntirib beriladi.</p> <p>Bank o'zining rasmiy veb-sayti orqali bank xizmatlari iste'molchilarining elektron murojaatlarini qabul qiladi.</p> <p>Bundan tashqari, Bank bank xizmatlari iste'molchilarining bilan telefon aloqasi orqali bog'lanishini ta'minlovchi Call-markazga ega. Mazkur Call-markaz orqali bank xizmatlari iste'molchilariga Bank faoliyati bilan bog'liq og'zaki maslahatlar va tushuntirishlar beriladi.</p> <p>Call-markaz orqali tushayotgan murojaatlar ish vaqti davomida qabul qilinadi.</p> <p>Bank (filial) rahbariyati Bankning rasmiy veb-sayti va axborot stendlarida joylashtirilgan jismoniy shaxslarni va yuridik shaxslarning vakillarini qabul qilish jadvaliga muvofiq bank xizmatlari iste'molchilarini shaxsan qabul qiladi.</p>

<p>10. Summarizing, analyzing and reporting on the appeals</p> <p>The Bank regularly:</p> <ul style="list-style-type: none"> - monitors the appeals from the consumers of banking services, analyzes the dynamics and summarizes the issues; - develops recommendations for improving work with the appeals from the consumers of banking services; - eliminates identified deficiencies and ensures that such deficiencies are not repeated in the future in the Bank's activities. <p>The Planning Department of the Bank maintains a statistical accounting of the appeals received by the Bank, and submits reports on appeals to the Central Bank of the Republic of Uzbekistan when requested.</p> <p>Deputy Chairman of the Management Board of the Bank and heads of other structural units summarize the appeals and analyze them in terms of the banking services every quarter.</p> <p>Statistical data compiled based on the results of summarizing and analyzing appeals will be published on the Bank's official website.</p>	<p>10. Murojaatlarni umumlashtirish, tahlil qilish va hisobot berish</p> <p>Bank muntazam ravishda:</p> <ul style="list-style-type: none"> - bank xizmatlari iste'molchilarining murojaatlarini monitoring qiladi, unda qayd etilgan masalalarni hamda murojaatlar dinamikasini tahlil etadi, umumlashtiradi; - bank xizmatlari iste'molchilarining murojaatlari bilan ishlashni takomillashtirish bo'yicha tavsiyalar ishlab chiqadi; - aniqlangan kamchiliklarni bartaraf etish va kelgusida bank faoliyatida bunday kamchiliklar takrorlanmasligini ta'minlaydi. <p>Bankning Rejalashtirish boshqarmasi Bankka kelib tushgan murojaatlarning statistik hisobini yuritadi, talab qilingan hollarda O'zbekiston Respublikasi Markaziy bankiga murojaatlar yuzasidan hisobotlar taqdim qilib boradi.</p> <p>Bank Boshqaruvi Raisi O'rinbosari va boshqa tarkibiy bo'linma rahbarlari har chorakda murojaatlarni umumlashtiradi va bank xizmatlari qirqimida tahlil qiladi.</p> <p>Murojaatlarni umumlashtirish va tahlil qilish natijalariga ko'ra tuzilgan statistik ma'lumotlar Bankning rasmiy veb-saytida e'lon qilib boriladi.</p>
<p>11. Materials for use at work</p> <p>The samples presented in 4-6 appendices below can be used in work depending on the content and nature of the application received by the Bank.</p> <p>In this case, the appendices can be used in drawing up the report of the interview (Appendix 4) regarding the appeal sent to the President of the Republic of Uzbekistan through the Virtual Reception, the certificate of refusal to sign the report of the interview (Appendix 5), the report of the interview (Appendix 6) confirming the fact that the author of the proposed</p>	<p>11. Ishda foydalanish uchun materiallar</p> <p>Quyida 4-6-ilovalarda keltirilgan namunalardan, Bankga kelib tushgan murojaatning mazmun - mohiyatiga qarab ishda foydalanilishi mumkin.</p> <p>Bunda, O'zbekiston Respublikasi Prezidentiga Virtual qabulxona orqali yo'llangan murojaat yuzasidan o'tkazilgan suhbat bayoni (4-ilova) tuzishda, suhbat bayonini imzolashdan bosh tortganlik holatini tasdiqlash to'g'risidagi dalolatnoma (5-ilova) tuzishda, suhbat bayoni tuzilishi uchun taklif etilgan murojaat muallifining Bank binosiga tashrif buyurmaganligi</p>

<p>application has not visited the Bank's building.</p>	<p>holatini tasdiqlash to'g'risidagi dalolatnoma (6-ilova) tuzishda foydalanilishi mumkin.</p>
<p>12. Final Rules</p> <p>Violation of the legislation on appeals entails holding responsible managers and employees of the Bank accountable in the prescribed manner. In particular, a warning is issued or disciplinary measures (reprimand, fine, termination of the labor contract) are applied for the following violations:</p> <ul style="list-style-type: none"> - failure to register appeals, illegal refusal to accept and review them, violation of deadlines for their consideration without good reason, failure to send a written or electronic response; - sending the complaints for consideration to the structural units whose decisions or actions (inactions) are being appealed; - failure to resolve the reasonable reasons and requirements that caused the appearance of the appeal in a timely manner; - failure to ensure the restoration of the violated rights of individuals and legal entities, the resolution of justified claims noted in the appeal, and the execution of the decision made in connection with the appeal. <p>Issues not covered by this Procedure are resolved in accordance with the legislation of the Republic of Uzbekistan. In cases discrepancy between the clauses of the Procedure and the law, the clauses of the legislation of the Republic of Uzbekistan are applied.</p> <p>This Procedure comes into force on March 1, 2024.</p>	<p>12. Yakuniy qoidalar</p> <p>Murojaatlar to'g'risidagi qonunchilikni buzganlik Bankning mas'ul rahbar va xodimlari belgilangan tartibda javobgarlikka tortilishiga sabab bo'ladi. Jumladan, quyidagi belgilangan qoidabuzarliklar bo'yicha ogohlantirish beriladi yoxud intizomiy jazo (hayfsan, jarima, mehnat shartnomasini bekor qilish) choralari qo'llaniladi:</p> <ul style="list-style-type: none"> - murojaatlarni ro'yxatga olmaslik, qabul qilish va ko'rib chiqishni qonunga xilof ravishda rad etish, ularni ko'rib chiqish muddatlarini uzrli sabablarsiz buzish, yozma yoxud elektron shaklda javob yubormaslik; - qarorlari yoki harakatlari (harakatsizliklari) ustidan qilingan shikoyatlarni ko'rib chiqish uchun tarkibiy bo'linmalarning o'ziga yuborish; - murojaatning paydo bo'lishiga sabab bo'lgan asosli vaj va talablarni o'z vaqtida o'rnatilgan tartibda hal qilmaslik; - jismoniy va yuridik shaxslarning buzilgan huquqlari tiklanishini, murojaatda qayd etilgan asosli talablarning hal etilishini, murojaat munosabati bilan qabul qilingan qarorning bajarilishini ta'minlamaslik. <p>Ushbu Tartibda nazarda tutilmagan masalalar O'zbekiston Respublikasi qonunchiligiga ko'ra hal etiladi. Tartib bandlari qonunchilikka muvofiq bo'lmagan holatlarda, O'zbekiston Respublikasi qonunchiligida keltirilgan qoidalar qo'llaniladi.</p> <p>Ushbu tartib 2024-yilning 1-martidan e'tiboran kuchga kiradi.</p>

1-Ilova (O'zbek tilida)
"Tasdiqlayman"
Boshqaruv raisi o'rinbosari
S.S. Saydaxmedov

Murojaatni ko'rib chiqish muddatini uzaytirish to'g'risida

___ 20__ yil

Toshkent shahri

_____ tomonidan, _____ viloyati _____ tumanida yashovchi fuqaro _____ ning 20__ yil __ ___dagi O'zbekiston Respublikasi Prezidentining virtual qabulxonasiga (___ - sonli) yo'llagan murojaati o'rganib chiqildi.

Mazkur murojaatda, fuqaro _____, _____ haqida

vajlar keltirilgan.

Biroq, "KDB Bank O'zbekiston" AJ Komplayens boshqarmasi Sanksiyaviy komplayens bo'linmasi boshlig'i O.Boltoyev taqdim qilgan ma'lumotga asosan, hozirda yuqorida qayd etilgan murojaatni ko'rib chiqish yuzasidan qo'shimcha o'rganishni amalga oshirish talab etilayotganligi sababli, O'zbekiston Respublikasi "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonunning 28-moddasi birinchi qismiga muvofiq, murojaatni ko'rib chiqish muddatini 20__ yil "___" _____ sanasiga qadar uzaytirishga ruxsat berilsin hamda bu haqda yuqoridagi murojaatning muallifi xabardor qilinsin.

X U L O S A
Murojaatni ko'rmasdan qoldirish haqida

_____ yil _____

Toshkent shahar

Mijozlarga xizmat ko'rsatish boshqarmasi-2 boshlig'i G.Xodjayeva tomonidan, Toshkent viloyati Olmaliq shahrida istiqomat qiluvchi fuqaro _____ nomidan 2023 yil 8 iyun sanasida O'zbekiston Respublikasi Prezidentiga Virtual qabulxona orqali yo'llangan hamda tegishliligi bo'yicha 2023 yil 12 iyun sanasida "KDB Bank O'zbekiston" AJga kelib tushgan 410365/23-sonli murojaat o'rganib chiqildi.

Mazkur murojaatda, fuqaro _____ o'z farzandi Nurmatov Shoxrux Normat o'g'li ishxonada baxtsiz xodisa tufayli kasalxonaga tushib qolganligi va plastik kartochkasi yo'qolganligi tufayli ushbu farzandining plastik kartochkasidagi pul mablag'larini boshqa bir farzandi _____ ning plastik kartasiga o'tkazib berilishida amaliy yordam ko'rsatilishini so'ragan.

O'zbekiston Respublikasi "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonunning 29-moddasi birinchi qismi ikkinchi xatboshida jismoniy va yuridik shaxslarning vakillari orqali berilgan murojaatlar, ularning vakolatini tasdiqlovchi hujjatlar mavjud bo'lmagan taqdirda ko'rib chiqilmasligi, mazkur moddaning ikkinchi va uchinchi qismlarida esa, murojaatlar ko'rmay qoldirilganda tegishli xulosa tuzilib, u davlat organining, tashkilotning rahbari yoki ularning vakolat berilgan mansabdor shaxsi tomonidan tasdiqlanishi hamda murojaatlar ko'rmay qoldirilganligi to'g'risida murojaat qiluvchi tegishli tartibda xabardor qilinishi belgilab qo'yilgan.

Shu bois, murojaat muallifi o'z farzandi nomidan vakolatli vakil sifatida ishonchnoma asosida murojaat qilmaganligi, ya'ni o'z farzandi nomidan murojaat qilish vakolatining mavjud emasligi sababli uni ko'rmasdan qoldirish maqsadga muvofiq bo'ladi.

Shuningdek, jismoniy shaxs vakilining vakolatini tasdiqlovchi hujjatlar mavjud emasligi sababli murojaat ko'rmay qoldirilganligi to'g'risida murojaat qiluvchi tegishli tartibda xabardor qilinadi.

Yuqoridagilarga ko'ra va O'zbekiston Respublikasi "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonunining 29-moddasiga asoslanib,

X U L O S A Q I L D I M:

1. O'zbekiston Respublikasi Prezidentiga Virtual qabulxona orqali _____ yil _____ sanasida fuqaro _____ nomidan yozilgan _____ – sonli murojaat jismoniy shaxs vakilining vakolatini tasdiqlovchi hujjatlar mavjud emasligi tufayli ko'rmasdan qoldirilsin.

2. Ushbu murojaat yuzasidan sabablarini ko'rsatgan holda murojaat ko'rmay qoldirilgani to'g'risida fuqaro _____ ga yozma ravishda xabarnoma yuborilsin.

3. Xulosa nusxasi nazoratdan chiqarish va ma'lumot uchun Bosh ofis tegishli boshqarmalariga taqdim qilinsin.

**Mijozlarga xizmat ko'rsatish
boshqarmasi-2 boshlig'i**

2.a- ilova
Namuna
_____ viloyati
_____ tumani
_____ ko'chasi
__ uyda yashovchi fuqaro
_____ga

XABARNOMA

Bankning _____ tomonidan, Sizning 20__ yil __ _____dagi Prezidenti virtual qabulxonasiga (____ - sonli) _____

_____ mazmunda yo'llagan murojaatingiz Sizning ishtirokingizda o'tkazilgan suhbatda, fuqaro/yuridik shaxs _____ nomidan xarakat qilayotganligingiz aniqlanib, uning nomidan ish ko'rishga asosli hujjatlar, vakolatni tasdiqlovchi hujjatlar mavjud emasligi ma'lum qilingan va suhbat bayonnomasi bilan rasmiylashtirilgan.

O'zbekiston Respublikasi "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonunining 29-moddasi birinchi qismi ikkinchi xat boshi talabidan kelib chiqib, jismoniy va yuridik shaxslarning vakillari orqali berilgan murojaatlar, ularning vakolatini tasdiqlovchi hujjatlar mavjud bo'lmaganligi sababli ko'rmay qoldirilganligini ma'lum qilamiz.

Mazkur javob xatidan naroz bo'lsangiz, _____ sudga murojaat qilish xuquqingiz mavjudligini tushuntiramiz.

Imzo

F.I.SH

“Tasdiqlayman”
Boshqaruv raisi o‘rinbosari
S.S. Saydaxmedov

X U L O S A

Murojaatni anonim deb topish va ko‘rmasdan qoldirish haqida

2023 yil 4 yanvar

Toshkent shahar

_____ tomonidan, _____ viloyati _____ tumanida yashovchi fuqaro _____ ning 20__ yil __ _____dagi Prezidentining virtual qabulxonasiga (____ - sonli) yo‘llagan murojaati o‘rganib chiqildi. Mazkur murojaatda, fuqaro _____, _____ haqida vajlar keltirilgan.

Biroq ushbu Fuqaro _____ bilan o‘tkazilgan suhbatda, u fuqaro _____/yuridik shaxs _____ nomidan xarakat qilayotganligi aniqlanib, uning nomidan ish ko‘rishga asosli hujjatlar, vakolatini tasdiqlovchi hujjatlar mavjud emasligi ma‘lum qilingan va suhbat bayonnomasi bilan rasmiylashtirilgan. Shuningdek, suhbat jarayonida ham murojaat qiluvchi vakolatini tasdiqlovchi hujjatni taqdim etmadi.

O‘zbekiston Respublikasi “Jismoniy va yuridik shaxslarning murojaatlari to‘g‘risida”gi Qonunning 29- moddasi birinchi qismi ikkinchi xat boshida jismoniy va yuridik shaxslarning vakillari orqali berilgan murojaatlar, ularning vakolatini tasdiqlovchi hujjatlar mavjud bo‘lmagan taqdirda ko‘rib chiqilmasligi qayd etilgan.

Shuningdek Mazkur qonunning 29 moddasida birinchi qismi birinchi xat boshida anonim murojaatlar ko‘rib chiqilmasligi va to‘rtinchi xat boshida murojaatlar ko‘rmasdan qoldirilganda tegishli xulosa tuzilib, u davlat organining, tashkilotning rahbari yoki ularning vakolat berilgan mansabdor shaxsi tomonidan tasdiqlanishi belgilab qo‘yilgan.

Shu bois, mazkur murojaat _____ vakili orqali berilgan murojaat bo‘lib, vakolatini tasdiqlovchi hujjatlar mavjud emasligi sababli uni anonim deb topish va ko‘rmasdan qoldirish maqsadga muvofiq bo‘ladi.

Yuqoridagilarga ko‘ra va O‘zbekiston Respublikasi “Jismoniy va yuridik shaxslarning murojaatlari to‘g‘risida”gi Qonunining 3- va 29-moddalariga asoslanib,

X U L O S A Q I L D I M:

1. O‘zbekiston Respublikasi Prezidentiga Virtual qabulxona orqali 20__ yil __ _____ sanasida fuqaro _____ nomidan yozilgan _____ - sonli murojaat anonim deb topilsin va ko‘rmasdan qoldirilsin.

2. Xulosa nusxasi nazoratdan chiqarish va ma‘lumot uchun Bosh ofis regishli boshqarmalariga taqdim qilinsin.

Mijozlarga xizmat ko‘rsatish
boshqarmasi-2 boshlig‘i

“Tasdiqlayman”

Q A R O R
Murojaatni ko'rib chiqishni tugatish haqida

“ ___ ” _____ tuman (shahar)

_____ tomonidan O'zbekiston Respublikasi Prezidenti virtual qabulxonasi orqali joriy yilning ___ - _____ da kelib tushgan va-s/17-son bilan qayd etilgan murojaat o'rganilib chiqildi.

Aniqlanishicha, fuqaro _____ bilan

_____ sababli u bilan tuzilgan mehnat shartnomasi Mehnat kodeksining ___.- moddasi, ___- qismi, ___- bandi bilan qonuniy bekor qilingan.

Fuqaro _____ ning ushbu mazmundagi 00.00.20_ yilda-s/17-sonli, 00.00.20_ yilda-s/17-sonli, 00.00.20_ yilda-s/17-sonli, 00.00.20_ yilda-s/17-sonli muqaddai yo'llagan murojaatlariga _____ (boshqarma) tomonidan amaldagi qonunchilik asosida o'rganilib, o'rnatilgan tartibda javob xatlari yo'llangan.

00.00.20_ yilda-s/17-sonli murojaat bilan fuqaro _____, xuddi shunday _____ mazmunda (yangi vajlar, yangidan ochilgan holatlar keltirilmagan) takroran murojaat qilgan.

O'zbekiston Respublikasining “Jismoniy va yuridik shaxslarning murojaatlari to'g'risida”gi Qonunning 30-moddasi 1-qismi ikkinchi xat boshida agar takroriy murojaatlarda yangi vajlar yoki yangidan ochilgan holatlar keltirilmagan bo'lsa, ilgari murojaat materiallarida esa tekshiruvlarning to'la-to'kis materiallari mavjud bo'lsa va murojaat qiluvchiga belgilangan tartibda javoblar berilgan bo'lsa bunday murojaatni ko'rib chiqish tugatilishi ko'rsatilgan.

Qayd etilganlardan kelib chiqib, fuqaro _____ ning mazkur murojaati takroriy bo'lib, unda yangi vajlar, yangidan ochilgan holatlar keltirilmagan, ilgari murojaati to'la o'rganilib, fuqaroga belgilangan tartibda javob xatlari berilganligi sababli _____ mazmunidagi murojaatini ko'rib chiqishni tugatish maqsadga muvofiq bo'ladi.

O'zbekiston Respublikasining “Jismoniy va yuridik shaxslarning murojaatlari to'g'risida”gi Qonunning 30 moddasi 1-qismi ikkinchi xat boshiga asosanib:

QAROR QILDIM:

1. Fuqaro _____ ning O'zbekiston Respublikasi Prezidenti virtual qabulxonasi _____ mazmunida yo'llagan murojaatini ko'rib chiqish tugatilsin.

2. Murojaatni ko'rib chiqish tugatilganligi haqida Fuqaro _____ ga yozma ravishda xabarnoma yuborilsin.

_____ tarkibiy tuzilma rahbari

imzo

3.a-Ilova (O'zbek tilida)

_____ viloyati

_____ tumani

_____ ko'chasi

__ uyda yashovchi fuqaro

_____ga

XABARNOMA

_____ tomonidan, Sizning O'zbekiston Respublikasi Prezidentiga

_____ mazmunda yo'llagan murojaatingiz O'zbekiston Respublikasining "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonunning 30-moddasi talablariga asosan ko'rib chiqish tugatilganligini ma'lum qilamiz.

Mazkur javob xatidan naroz bo'lsangiz, _____ sudga murojaat qilish xuquqingiz mavjudligini tushuntiramiz.

imzo

F.I.SH

“Tasdiqlayman”

QAROR
Murojaatni ko'rib chiqishni tugatish xaqida

“ ___ ” _____ tuman(shahar)

_____ tomonidan O'zbekiston Respublikasi Prezidenti virtual qabulxonasi orqali joriy yilning ___ - _____ da kelib tushgan va-s/17-son bilan qayd etilgan murojaat o'rganilib chiqildi.

O'rganish davomida fuqaro _____, joriy yilning ___ _____ kuni O'zbekiston Respublikasi Prezidenti virtual qabulxonasi orqali ___ - _____ dagi-s/17-son bilan qayd etilgan murojaatini chaqirib olish, uni ko'rib chiqishni tugatish to'g'risida xat bilan murojaat qilgan.

O'zbekiston Respublikasining “Jismoniy va yuridik shaxslarning murojaatlari to'g'risida”gi Qonunning 30-moddasi 1-qismi uchinchi xat boshida agar murojaat qiluvchi o'z murojaatini belgilangan tartibda chaqirib olgan bo'lsa yoki uni ko'rib chiqishni tugatish to'g'risida iltimos qilgan bo'lsa bunday murojaatni ko'rib chiqish tugatilishi ko'rsatilgan.

Bayon etilganlardan kelib chiqib, fuqaro _____ning mazkur murojaatini ko'rib chiqishni tugatish maqsadga muvofiq bo'ladi.

O'zbekiston Respublikasining “Jismoniy va yuridik shaxslarning murojaatlari to'g'risida”gi Qonunning 30-moddasi 1-qismi uchinchi xat boshiga asoslanib:

QAROR QILDIM:

1. Fuqaro _____ning O'zbekiston Respublikasi Prezidenti virtual qabulxonasi _____ mazmunida yo'llagan murojaati fuqaro _____ning joriy yil ___ _____ kungi ushbu murojaatini chaqirib olish, uni ko'rib chiqishni tugatish to'g'risida iltimosnomasini inobatga olib ko'rib chiqish tugatilsin.

2. Ushbu Murojaat yuzasidan Fuqaro _____ ga yozma ravishda xabarnoma yuborilsin.

_____ tarkibiy tuzilma raxbari imzo

3.v-Ilova (O'zbek tilida)

_____ tumani
_____ ko'chasi
__ uyda yashovchi fuqaro
_____ ga

XABARNOMA

_____ tomonidan, Sizning O'zbekiston Respublikasi Prezidentiga

_____ mazmunda yo'llagan murojaatingiz yuzasidan joriy yilning ___ ___ kungi murojaatni chaqirib olish, uni ko'rib chiqishni tugatish to'g'risida bayon etilgan –sonli xatingizga binoan, O'zbekiston Respublikasining "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonunning 30-moddasi 1-qismi uchinchi xatboshi talabidan kelib chiqib, murojaatingizni ko'rib chiqish tugatilganligini ma'lum qilamiz.

imzo

F.I.SH

“Tasdiqlayman”

QAROR
Murojaatni ko'rib chiqishni tugatish haqida

“ ___ ” _____ tuman(shaxar)

_____ tomonidan O'zbekiston Respublikasi Prezidenti virtual qabulxonasi orqali joriy yilning ___ - _____ da kelib tushgan va-s/17-son bilan qayd etilgan murojaat o'rganilib chiqildi.

Murojaatni o'rganish yuzasidan mazkur Murojaatda ko'rsatilgan manzilga borilganda ushbu manzilda yashamasligi aniqlangan va _____ maxalla fuqarolari yig'ini ma'lumotnomasi bilan tasdiqlangan. Shuningdek murojaatda ko'rsatilgan elektron pochta manzili noto'g'ri ekanligi aniqlandi.

O'zbekiston Respublikasining “Jismoniy va yuridik shaxslarning murojaatlari to'g'risida”gi Qonunning 30-moddasi 1-qismi to'rtinchi xat boshida yashash joyi, turgan joyi (pochta manzili), elektron pochta manzili yoki boshqa rekvizitlari o'zgarganligi to'g'risida o'z vaqtida xabardor qilmaganligi tufayli chaqirishning imkoni yo'qligi sababli murojaatni murojaat qiluvchining ishtirokisiz ko'rib chiqish imkoniyati bo'lmaganda bunday murojaatni ko'rib chiqish tugatilishi ko'rsatilgan.

Bayon etilganlardan kelib chiqib, fuqaro _____ning mazkur murojaatini ko'rib chiqishni tugatish maqsadga muvofiq bo'ladi.

O'zbekiston Respublikasining “Jismoniy va yuridik shaxslarning murojaatlari to'g'risida”gi Qonunning 30-moddasi 1-qismi to'rtinchi xat boshiga asoslanib:

QAROR QILDIM:

1. Fuqaro _____ning O'zbekiston Respublikasi Prezidenti virtual qabulxonasi _____ mazmunida yo'llagan murojaatini ko'rib chiqish tugatilsin.

2.Xulosa nusxasi nazoratdan chiqarish va ma'lumot uchun xududiy boshqarma ijro nazorati/ Bank apparatiga taqdim qilinsin.

_____ tarkibiy tuzilma raxbari imzo

“Tasdiqlayman”

QAROR
Murojaatni ko'rib chiqishni tugatish xaqida

“ ___ ” _____ tuman (shahar)

_____ tomonidan O'zbekiston Respublikasi Prezidenti virtual qabulxonasi orqali joriy yilning ___ -_____ da kelib tushgan va-s/17-son bilan qayd etilgan murojaat o'rganilib chiqildi.

Mazkur murojaat murojaat etuvchi ishtirokida o'rganib chiqish zarurligi, bu borada murojaatchiga joriy yilning ___ -_____ kuni _____-sonli xat bilan chaqirilganligi va murojaatchi hozirda _____ cababli kelmaganligi aniqlandi.

O'zbekiston Respublikasining “Jismoniy va yuridik shaxslarning murojaatlari to'g'risida”gi Qonunning 30-moddasi 1-qismi beshinchi xat boshida murojaatni murojaat qiluvchining ishtirokisiz ko'rib chiqish imkoniyati mavjud emasligi sababli, davlat organi, tashkilot yoki ularning mansabdor shaxsi tomonidan chaqirilgan murojaat qiluvchi kelmay qolgan taqdirda murojaatni ko'rib chiqish tugatilishi ko'rsatilgan.

Bayon etilganlardan kelib chiqib, fuqaro _____ning mazkur murojaatini ko'rib chiqishni tugatish maqsadga muvofiq bo'ladi.

O'zbekiston Respublikasining “Jismoniy va yuridik shaxslarning murojaatlari to'g'risida”gi Qonunning 30-moddasi 1-qismi beshinchi xat boshiga asoslanib:

QAROR QILDIM:

1. Fuqaro _____ning O'zbekiston Respublikasi Prezidenti virtual qabulxonasi _____ mazmunida yo'llagan murojaatini ko'rib chiqish tugatilsin.

2. Murojaatni ko'rib chiqish tugatilganligi xaqida Fuqaro _____ ga yozma ravishda xabarnoma yuborilsin.

_____ tarkibiy tuzilma raxbari imzo

3.e-Ilova (O'zbek tilida)

_____ viloyati
_____ tumani
_____ ko'chasi
__ uyda yashovchi fuqaro
_____ga

XABARNOMA

_____ tomonidan, Sizning O'zbekiston Respublikasi Prezidentiga

_____ mazmunda yo'llagan murojaatingiz O'zbekiston Respublikasining "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonunning 30-moddasi 1-qismi beshinchi xat boshi talablariga asosan murojaatni murojaat qiluvchining ishtirokisiz ko'rib chiqish imkoniyati mavjud emasligi sababli, murojaat qiluvchi kelmay qolganligi uchun murojaatni ko'rib chiqish tugatilganligini ma'lum qilamiz.

Mazkur javob xatidan norozi bo'lsangiz, _____ sudga murojaat qilish xuquqingiz mavjudligini tushuntiramiz.

imzo

F.I.SH

_____ tomonidan O'zbekiston Respublikasi Prezidentiga Virtual
qabulxona orqali yo'llangan murojaat yuzasidan o'tkazilgan
SUHBAT BAYONI

Toshkent sh.

_____ yil ___ dekabr

“KDB Bank O'zbekiston” AJ (keyingi o'rinlarda - Bank) Bosh ofisi binosida joriy yilning ___ dekabr sanasida Bankning mijoz bo'lmish “_____” MChJ (keyingi o'rinlarda – Ishonch bildiruvchi) nomidan _____ yildagi ___ -sonli order asosida ish yuritayotgan “_____” advokatlik firmasi advokati _____ (keyingi o'rinlarda – Murojaat muallifi) tomonidan O'zbekiston Respublikasi Prezidentiga Virtual qabulxona orqali 2023 yil 11 dekabrda yo'llangan hamda 2023 yil 15 dekabr sanasida Bankka kelib tushgan murojaat, shuningdek huddi shunday mazmunda _____ manzilidan Bankning info@kdb.uz manziliga 2023 yil 11 dekabr sanasida yo'llangan murojaat yuzasidan suhbat o'tkazildi. Suhbat davomida Bank xodimlari tomonidan murojaat muallifiga yuqoridagi murojaatlarda qayd etilgan Toshkent tumanlararo iqtisodiy sudining _____-sonli ish yuzasidan _____ yilda qabul qilingan da'voni ta'minlash to'g'risidagi ajrimi ijrosi O'zbekiston Respublikasi Iqtisodiy protsessual kodeksining 98 va 198-moddalariga muvofiq to'liq va o'z vaqtida ta'minlanganligi, ya'ni Bank mijoz bo'lmish “_____” MChJ barcha hisobvaraqlari chiqim qismining ish haqi, soliq va boshqa majburiy to'lovlardan tashqari qismiga jami _____ so'm miqdoridagi pul mablag'lari xatlanganligi yuzasidan batafsil ma'lumot hamda tushuntirish berildi.

O'z navbatida, murojaat muallifi Bank xodimlari tomonidan taqdim etilgan ma'lumot va tushuntirishlardan to'liq qanoat hosil qilganligi hamda Bank va uning xodimlariga nisbatan biron-bir e'tirozi yo'qligini ma'lum qildi.

Bayonnoma ikki nusxada, bir nusxa murojaat muallifiga taqdim qilish, ikkinchi nusxa Bankda qoldirish uchun tuzildi.

Murojaat muallifi
advokat

Hisobraqamlar bilan ishlash boshqarmasi
bosh mutaxassisi

Bosh yuriskonsult

ПРОТОКОЛ БЕСЕДЫ

с _____, представителем ООО «_____»,
касательно обращения Президенту Республики Узбекистан через
виртуальную приемную

28 февраля 2023 г.

г. Ташкент

23 февраля текущего года в здание АО «КДБ Банк Узбекистан» (далее - Банк), приглашен представитель ООО «_____», _____ (далее - Автор), по поводу обращения Президенту Республики Узбекистан через виртуальную приемную за № _____ от _____ года, поступившее в Банк _____ года. Но Автор отказался от посещения Банка.

На следующий день _____ года Автору повторно предложено встретиться для обсуждения обращения. После отказа, в ходе телефонного разговора со стороны работников Банка даны следующие разъяснения:

Согласно Указу Президента Республики Узбекистан «Об устранении нарушений и злоупотреблений по экспортно-импортным операциям, осуществляемым на бартерной основе» №УП-616 от 09 июля 1993 года, с 16 июля 1993 года запрещено заключение контрактов на осуществление экспортно-импортных бартерных операций на безвалютной основе.

Экспортно-импортные операции на бартерной основе могут осуществляться на основании решений Кабинета Министров в рамках межправительственных соглашений.

Согласно Положению «О порядке ведения мониторинга и контроля за осуществлением внешнеторговых операций» (Приложение №1 к Постановлению Кабинета Министров Республики Узбекистан от 14 мая 2020 года № 283) допускается:

осуществление взаиморасчетов в рамках двух и более импортных контрактов одного хозяйствующего субъекта, оплата по которым осуществлена за счет собственных средств импортера;

осуществление взаиморасчетов в рамках двух и более экспортных контрактов одного хозяйствующего субъекта.

В целях списания возникшей задолженности Автору было предложено осуществление действий согласно Положения «О порядке снятия с учета безнадежных задолженностей в единой электронной информационной системе внешнеторговых операций» (Приложение №1 к Постановлению Кабинета Министров Республики Узбекистан от 14 апреля 2021 года № 216).

В ходе беседы Автор заявил, что разъяснение Банка относительно экспортно-импортных операций на бартерной основе как и по порядку взаиморасчетов в рамках двух и более импортных или экспортных контрактов одного хозяйствующего субъекта не имеют никакого отношения к предмету обращения, направленного через виртуальную приемную за №25789-s/23 от 21 февраля 2023 года.

Предложение же по списанию возникшей задолженности в качестве безнадежной не исполнимо в виду отсутствия оснований для признания их таковыми.

Поставленный вопрос, относительно отсутствия рабочего механизма реализации хозяйствующим субъектом права на прекращение обязательства

нерезидента зачетом встречного однородного требования, предписанный Законом РУз «О валютном регулировании», остался открытым, без разрешения проблемы.

В ответ на вышеуказанные заявления Автора, до его сведения было доведено, что согласно действующему законодательству, коммерческие банки не уполномочены на изменение либо дополнение вышеуказанных нормативно-правовых актов, соответственно Автору было рекомендовано обратиться в данные ведомства с соответствующими предложениями о внесении изменений и/или дополнений в законодательство.

О чем составлен Протокол в двух экземплярах (для предоставления автору обращения и для Банка).

Автор обращения

**Начальник управления
валютного контроля**

Начальник кредитного управления - 2

Главный юрист-консульт

**Suhbat bayonini imzolashdan bosh tortganlik holatini tasdiqlash to'g'risidagi
DALOLATNOMA**

Toshkent sh.

_____ yil

Biz, quyida imzo chekuvchilar fuqaro _____ (keying o'rinlarda - murojaat muallifi) tomonidan 2023 yil 28 noyabr sanasida "KDB Bank O'zbekiston" AJ (keyingi o'rinlarda - Bank)ga yo'llangan murojaatida qayd etilgan masalalar yuzasidan Bankning bosh ofisi binosida soat 16-00 da o'tkazilgan suhbatda ishtirok etgan murojaat muallifi tomonidan yuqorida tilga olingan suhbat natijalariga ko'ra tuzilgan suhbat bayonini imzolashdan bosh tortganligini tasdiqlaymiz (*Imzolashdan bosh tortish sababini murojaat muallifi so'zidan qayd etilishi mumkin*),

Kassa amaliyotlari bo'linmasi boshlig'i

Xodimlar bilan ishlash bo'limi boshlig'i

Bosh yuriskonsult

**Mijozlarga xizmat ko'rsatish-1 va
Bank kartalari bilan ishlash
boshqarmalari boshlig'i**

АКТ
о подтверждении отказа в подписании Протокола беседы

г. Ташкент

02 декабря 2023 года

Мы нижеподписавшиеся подтверждаем, что _____ (далее Заявитель) отказалась подписать Протокол беседы, составленный в ходе ее личного приема в здании Головного офиса АО «КДБ Банк Узбекистан» (далее «Банк») в 16-00 часов.

Начальник Отдела кассовых операций

Начальник Отдела по работе персоналом

Главный юрисконсульт

Глава Управления по обслуживанию клиентов-1 и Управления по работе с банковскими картами

Suhbat bayoni tuzilishi uchun taklif etilgan murojaat muallifining Bank bosh ofisi binosiga tashrif buyurmaganligi holatini tasdiqlash to'g'risidagi DALOLATNOMA

Toshkent sh.

2023 yil 25 noyabr

Biz, quyida imzo chekuvchilar O'zbekiston Respublikasi Prezidentiga Virtual qabulxona orqali murojaat yo'llagan (2023 yil 21 fevral sanasidagi _____-s/____ - sonli murojaat, bankka kelib tushgan sanasi 2023 yil 22 fevral) «_____» MChJ vakili (*lavozimi ko'rsatilishi ham mumkin*) janob Fedosin Dmitriy Anatolyevich (keyingi o'rinlarda – murojaat muallifi) 2023 yil 23 noyabr kuni soat 15-00 da +99800 0000000 telefon raqamiga hamda 24 noyabr kuni soat 10-00da +99800 0000000 telefon raqamiga Bank xodimlari (*xodimlarning lavozimi va F.I.Sh ham ko'rsatilishi mumkin*) tomonidan amalga oshirilgan qo'ng'iroqlar davomida murojaatda ilgari surilgan masalalarni murojaat muallifining shaxsan ishtirokida ko'rib chiqish uchun "KDB Bank O'zbekiston" AJ (keyingi o'rinlarda - Bank) bosh ofisi binosiga muallif uchun qulay vaqtda tashrif buyurish taklif qilinganligini taklif qilinganligi, shuningdek muallif uchun qulay joyga Bank xodimlarining tashrif buyurishi mumkin ekanligi ham ma'lum qilinganligini, biroq muallif 2023 yil 25 noyabr sanasida soat 13-00da bank bosh ofisi binosiga tashrif buyurishga o'z roziligini bildirgan bo'lishiga qaramay, kelishilgan sana va vaqtda Bank bosh ofisiga tashrif buyurmaganligini tasdiqlaymiz.

Shuningdek, yuqoridagi telefon orqali muloqotlar davomida Muallifga murojaatdan o'rin olgan masalalar yuzasidan batafsil tushuntirishlar ham berilgan.

**Valyuta nazorati boshqarmasi
boshlig'i o'rinbosari**

**Kredit boshqarmasi-2 boshlig'i/
Mijozlar bilan ishlash menejeri**

АКТ

о подтверждении факта не посещения здания головного офиса банка автором обращения, приглашенного для составления Протокола встречи

г. Ташкент

24 февраля 2023 года

Мы нижеподписавшиеся подтверждаем, что представитель (*можно указать должность*) ООО «_____» господин _____ (далее - Заявитель) обратившийся к Президенту Республики Узбекистан через виртуальную приемную (обращение за №25789-s/23 от 21 февраля 2023 года, поступившее в Банк 22 февраля 2023 года), в ходе телефонных разговоров 23 и 24 февраля 2024 года, был приглашен в Банк для рассмотрения доводов, указанных в обращении при личном участии Заявителя. Также, Заявителю было предложено посещение представителями Банка локации, удобной для Заявителя. Вышеупомянутые телефонные звонки были осуществлены работникам Банка (*можно указать должность и Ф.И.О.*) на номер +99800 0000000 в 15-00 часов 23 февраля и на номер +99800 0000000 в 10-00 часов 24 февраля. Хотя, в ходе указанных телефонных разговоров, Заявитель выразил свое согласие на посещение Банка 25 февраля в 13-00 часов, в итоге он так и не посетил Банк.

А также, в ходе вышеуказанных телефонных разговоров, Заявителю были предоставлены подробные разъяснения касательно вопросов, изложенных в обращении,

**Заместителя начальника Управления
валютного контроля**

**Начальник Кредитного управления-2/
Менеджер по работе с клиентами**

LEGAL OPINION

YURIDIK XULOSA

Legal review carried out by Yuridik ekspertiza o'tkazdi	Legal department / Yuridik boshqarma
The title of the Internal Act subject to legal review Yuridik ekspertiza o'tkazilgan ichki me'yoriy hujjat nomi	<i>Procedure On Handling Appeals of Individuals and Legal Entities</i> <i>Jismoniy va yuridik shaxslarning murojaatlari bilan ishlash Tartibi</i>
Legal acts applied in the process of legal review Yuridik ekspertiza jarayonida qo'llanilgan normativ-huquqiy hujjatlar	<ol style="list-style-type: none">1. Law «On Central Bank of the Republic of Uzbekistan» (New edition) / «O'zbekiston Respublikasining Markaziy banki to'g'risida»gi Qonun (Yangi tahrir);2. Law «On banks and banking activity» (New edition) / «Banklar va bank faoliyati to'g'risida»gi Qonun (Yangi tahrir);3. Law «On the appeals of individuals and legal entities» (New edition) / «Jismoniy va yuridik shaxslarning murojaatlari to'g'risida»gi Qonun (yangi tahriri);4. Resolution of the Cabinet of Ministers «On the approval of a standard provision on the procedure for working with the appeals of individuals and legal entities in state bodies, state institutions and organizations with state participation» (#341 dd. 07.05.2018) / O'zbekiston Respublikasi Vazirlar Mahkamasining «Davlat organlarida, davlat muassasalarida va davlat ishtirokidagi tashkilotlarda jismoniy va yuridik shaxslarning murojaatlari bilan ishlash tartibi to'g'risidagi namunaviy nizomni tasdiqlash haqida»gi Qarori (07.05.2018 y. 347-son);5. Regulation «On requirements of the Central Bank on internal acts of commercial banks» registered by Ministry of Justice #916 dd 05.04.2000 / «Markaziy bank tomonidan tijorat banklarining ichki me'yoriy hujjatlariga qo'yiladigan talablar to'g'risida»gi Nizom (Adliya vazirligi tomonidan 05.04.2000 y. 916-son bilan ro'yxatga olingan);6. Regulation «On minimum requirements for the activities of commercial banks in the course of relationship with consumers of banking services» registered by Ministry of Justice #3030 dd 02.07.2018 / «Bank xizmatlari iste'molchilari bilan o'zaro munosabatlarni amalga oshirishda tijorat banklarining faoliyatiga qo'yiladigan minimal talablar to'g'risida»gi Nizom (Adliya vazirligi tomonidan 02.07.2018 y. 3030-son bilan ro'yxatga olingan).

This document sets out *Procedure On Handling Appeals of Individuals and Legal Entities* of the Bank.

Current project of the internal act is in compliance with the applicable laws of the Republic of Uzbekistan, decrees and resolutions of the President of the Republic of Uzbekistan, resolutions of the Cabinet of Ministers, legal and regulatory instruments of the Central Bank as well as Regulation «On requirements of the Central Bank on internal acts of commercial banks» registered by Ministry of Justice under #916 dd 05.04.2000 and the requirements of the Bank's Charter.

Mazkur hujjat Bankning *Jismoniy va yuridik shaxslarning murojaatlari bilan ishlash Tartibini* belgilab beradi.

Ushbu loyiha O'zbekiston Respublikasining amaldagi qonunlari, O'zbekiston Respublikasi Prezidentining farmonlari va qarorlari, Vazirlar Mahkamasining qarorlari, Markaziy bankining normativ-huquqiy hujjatlari, shu jumladan Adliya vazirligi tomonidan 05.04.2000 y. 916-son bilan ro'yhatga olingan "Markaziy bank tomonidan tijorat banklarining ichki me'yoriy hujjatlariga qo'yiladigan talablar to'g'risida"gi Nizomda belgilangan ichki me'yoriy hujjatlarga qo'yiladigan talablarga hamda Bank Ustavining talablariga muvofiq keladi.

Bunyod Islomov

Senior legal adviser / Bosh yuriskonsult

Legal Department / Yuridik boshqarma

"KDB Bank Uzbekistan" JSC /

"KDB Bank O'zbekiston" AJ

Sanjar Rasulov










Senior legal adviser / Bosh yuriskonsult

Legal Department / Yuridik boshqarma

"KDB Bank Uzbekistan" JSC /

"KDB Bank O'zbekiston" AJ



MB Protocol	IMB/LGD/HO/24/7	30.01.2024	
On consideration of the internal acts of the Bank / Bankning ichki me'yoriy hujjatlarini ko'rib chiqish			
APPROVED By			
Lee Young Lok	Chairman	Boshqaruv Raisi	Vacation
Kim Hyung Woon	General Director	Bosh Direktor	
Saydakhmedov Saydmakhmud	Deputy Chairman	Rais O'rinbosari	
Hyun Sangjae	Managing Director	Boshqaruvchi Direktor	
Lee Chang Hyun	Executive Director	Ijrochi Direktor	
Seo Kyoungwan	Executive Director	Ijrochi Direktor	
Ashrafkhanov Bobir	Executive Director	Ijrochi Direktor	
Juraev Abrorjon	Chief Accountant	Bosh hisobchi	
Rakhmanberdiev Gayrat	Head of Legal Department	Yuridik Boshqarmasi Boshlig'i	
PREPARED By			
Rasulov Sanjar	Senior Legal Adviser	Bosh huquqshunos maslahatchisi	

**PROTOCOL OF THE MANAGEMENT BOARD MEETING
BOSHQARUV MAJLISI BAYONNOMASI**

Time / Vaqti: 10:00

Place / Joyi: 3, Bukhoro Street, Tashkent / Toshkent shahri,
Buxoro ko'chasi, 3

AGENDA / KUN TARTIBI:

On consideration of the internal acts of the Bank /
Bankning ichki me'yoriy hujjatlarini ko'rib chiqish

As per decision of the Bank's Internal Acts Review Committee #IAR/PLD/HO/24/2 dated January 29, 2024, it is proposed to submit the below listed internal acts for approval by the governing bodies of the Bank.
Based on the abovementioned decision, the Management Board

HAS DECIDED:

1. To agree with the following internal acts and submit them to the Supervisory Board for approval:
 - Foreign Currency Asset Management Policy (re-approved);
 - Liquidity Management Policy (re-approved);
 - Regulation on Commission for Prevention of Corruption in JSC “KDB Bank Uzbekistan” JSC (to be newly approved).
2. To approve the following internal acts:
 - Procedure on Handling Appeals of Individuals and Legal Entities (to be newly approved);
 - Bank Cards Department Procedure (to be revised).
3. To entrust the Planning Department to take necessary actions to submit the duly approved internal acts to the Central Bank.

Bank Ichki me'yoriy hujjatlarni ko'rib chiqish qo'mitasining 2024-yil 29-yanvardagi IAR/PLD/HO/24/2-sonli qaroriga binoan, unda qayd etilgan ichki me'yoriy hujjatlarni Bank boshqaruv organlari tomonidan tasdiqlash taklif etilgan. Yuqorida zikr etilgan qarorga asoslanib, Bank Boshqaruvi

QAROR QILADI:

1. Quyidagi ichki me'yoriy hujjatlar ma'qullansin va Kuzatuv kengashiga tasdiqlash uchun kiritilsin:
 - Valyuta aktivlarini boshqarish Siyosati (qayta tasdiglangan);
 - Likvidlikni boshqarish Siyosati (qayta tasdiglangan);
 - “KDB Bank O‘zbekistan” Aksiyadorlik jamiyatining korrupsiyani oldini olish bo'yicha komissiyasi to'g'risidagi Nizom (yangidan qabul qilinmoqda).
2. Quyidagi ichki me'yoriy hujjatlar tasdiqlansin:
 - Jismoniy va yuridik shaxslarning murojaatlari bilan ishlash Tartibi (yangidan qabul qilinmoqda);
 - Bank kartalari bilan ishlash boshqarmasining ishlash Tartibi (o'zgartirilmoqda);
3. Rejalashtirish boshqarmasi zimmasiga, mazkur ichki me'yoriy hujjatlar

oʻrnatilgan tartibda tasdiqlangach, Markaziy bankka taqdim etish choralarini koʻrish vazifasi yuklatilsin.