



A reminder to clients on the procedure and deadlines for submitting proposals, applications, and complaints to BST-BANK JSC

1. An application to the Bank can be submitted:

- personally at the Bank branch;
- on the official website of the Bank www.bstbank.ru;
- through the Russian Post office.
- by e-mail root@bstbank.ru

2. The request must contain the following information:

- Name of the client - legal entity;
- Surname, First name, Patronymic (if any) of an individual, date of birth;
- The series and number of the identity document;
- Registration address;
- Postal address and communication method for notifying the client of the readiness of the response;
 - The essence of the appeal / claim with a detailed description necessary for the consideration of this appeal;
- Applications (if available).

Depending on the nature of the request, the Bank may request additional information (contract, application, certificates, etc.) for a detailed examination of the request.

3. Appeals are not considered in the following cases:

- The banking details specified in paragraph 2 of the Memo are missing;
- The message contains obscene or offensive language;
- The request contains information of an advertising or other nature unrelated to the work of the Bank;
- The text of the appeal cannot be read and/or does not allow to determine the essence of the appeal.

4. The deadline for consideration of the appeal:

The Bank reviews the client's request, and also provides the client with the opportunity to receive information on the results of consideration of the request, including in writing at the request of the client, within no more than 15 working days from the date of receipt of such request. If additional information or documents are requested, the review period may be extended by no more than 10 working days.