



CENTRAL BANK
OF THE REPUBLIC OF AZERBAIJAN

Regulations on handling, receipt, and analysis of consumer and investor appeals, and the use of the '966' Call Center at the Central Bank of the Republic of Azerbaijan

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of the Republic of Azerbaijan
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Regulations on handling, receipt, and analysis of consumer and investor appeals, and the use of the '966' Call Center at the Central Bank of the Republic of Azerbaijan

1. General provisions

1.1. These Regulations have been developed in accordance with the Laws of the Republic of Azerbaijan 'on Citizens' Appeals', 'on the Central Bank of the Republic of Azerbaijan' and 'on Access to Information'; the 'Regulation on the conduct of clerical procedures in relation to citizens' appeals in public and municipal authorities, legal entities owned by the state or municipalities or in which the state or municipalities hold a controlling stake, and budgetary organisations', approved by Decree No 950 of the President of the Republic of Azerbaijan dated 23 June 2016; the 'Regulation on the organisation of the operation of Call Centres in public authorities', approved by Resolution No 50 of the Cabinet of Ministers of the Republic of Azerbaijan dated 25 February 2015; the 'Regulation on the submission, receipt, registration and response to verbal appeals via telephone appeal services', approved by Resolution No 339 of the Cabinet of Ministers of the Republic of Azerbaijan dated 1 September 2016; and other applicable normative acts of legal nature.

1.2. These Regulations determine internal procedures of the Central Bank of the Republic of Azerbaijan (hereinafter – the Central Bank) for the handling of verbal and written appeals from consumers and investors (hereinafter – consumers), with a view to preventing violations of their rights and ensuring the restoration of rights where infringed, the procedures for the reception of consumers by the Consumer Relations Department (hereinafter – the Department), the analysis of appeals, and the use of the '966' Call Centre.

1.3. Appeals from consumers by the Nakhchivan Autonomous Republic Office of the Central Bank (hereinafter – the Office) are handled by the Office. In these Regulations, the rights and obligations of the Department concerning the handling of appeals and the reception of consumers

are exercised by the management of the Office and its relevant structural units, in coordination with the Department.

2. Main definitions

2.1. The definitions used in these Regulations bear the following meanings:

2.1.1. consumer – an individual who obtains, intends to obtain, or benefits from any financial product (service) in financial markets, as well as an authorised representative of an individual or legal entity.

2.1.2. appeal – any individual or collective proposal, application or complaint addressed to the Central Bank or its officials, in writing (including by personal delivery or through a legal representative) or made verbally.

2.1.3. complaint – an appeal containing claims relating to the restoration and protection of violated rights and freedoms.

2.1.4. application – an appeal containing requests related to the exercise of rights and freedoms.

2.1.5. proposal – a submission concerning the improvement of legislation and other normative legal and regulatory acts governing financial markets, including activities of the Central Bank, as well as the resolution of issues related to the development of financial markets.

2.1.6. electronic appeal – an appeal sent to the electronic address of the Central Bank or its officials, or submitted via its official website.

2.1.7. anonymous appeal – an appeal in which the 1st, last and middle names and address (or place of work) of the individual are not indicated, or, where the appeal is made through a representative, the 1st, last and middle names and address of such representative, as well as a personal or e-signature (and, in the case of legal entities, the name, legal address and signature of the head or other authorised representative), except where the appeal is submitted on official letterhead of a legal entity or includes at least one item of contact information of the individual.

2.1.8. contact details – a home, mobile or work telephone number, place of actual residence or registered address (or, in the case of a legal entity, its legal address), and an e-mail or postal address.

2.1.9. case handler – a staff member responsible for examining appeals received.

2.1.10. video reception – the reception of consumers via video communication using appropriate technical means.

2.1.11. mobile reception – the reception of consumers in cities and districts of the Republic of Azerbaijan.

3. Stages and deadlines for the handling of appeals

3.1. Where complaints concerning violations of the rights of consumers established by law are received, an examination of such complaints is initiated.

3.2. The examination should not extend beyond the issues raised in the appeal and the verification of facts related thereto.

3.3. Where the authority that forwarded the appeal to the Central Bank for consideration requests to be informed of the outcome, a copy of the response sent to the submitting person, or of the letter addressed to supervised entities for consideration as appropriate, is also sent to that authority, unless otherwise provided for by law.

3.4. Where an appeal forwarded by another authority is determined not to fall within the competence of the Central Bank, it is, no later than 3 (three) business days from the date of receipt, forwarded to the competent authority, or a reply is sent to the forwarding authority indicating the return of the appeal.

3.5. Anonymous appeals are not handled by the Central Bank.

3.6. Upon completion of the examination, the case handler prepares a reply to the submitting person.

3.7. All correspondence sent by the Central Bank to submitting persons in accordance with these Regulations are drafted in clear and plain language and do not contain non-ethical expressions, dialectal wording, or ambiguous or equivocal formulations.

3.8. Appeals received are examined and responded to within the time limits established by the Law of the Republic of Azerbaijan 'on Citizens' Appeals'.

3.9. Copies of appeals received by the Central Bank concerning unlawful actions of officials or employees of supervised entities in financial markets are transmitted by the staff member to the Appeal Handling Unit of the Department. That Unit promptly forwards such information to relevant structural units of the Central Bank responsible for the supervision of those entities.

3.10. Appeals received by the Department concerning corruption-related offences committed by employees of the Central Bank are forwarded to the structural unit performing the secretariat functions of the Central Bank.

4. Measures relating to appeals not handled by the Central Bank

4.1. In respect of appeals that are not, or cannot be examined, by the Central Bank, the following measures are taken:

4.1.1. where the issues raised in the appeal fall within the competence of entities supervised by the Central Bank (e.g., requests relating to concessions or preferential terms), the appeal is forwarded to the relevant supervised entity for consideration. Where a large number of appeals relate to matters within the competence of a single supervised entity, such appeals may be forwarded collectively to that entity for consideration. In such cases, the Central Bank's accompanying letter requires the supervised entity to promptly inform submitting persons that their appeals are being examined upon the instruction of the Central Bank, and examine each appeal individually within the deadline specified in the letter, informing both the submitting person and the Central Bank of the outcome.

4.1.2. where the appeal fails to specify the name of the entity against which the complaint is made, the case handler sends a reply requesting the submitting person to clarify the name of the entity concerned and resubmit the appeal.

4.1.3. where it is not possible to determine the facts referred to in the appeal or the substance of the submitting person's requests or proposals, or where no logical connection between them can be established, the submitting person is requested, by means of a reply, to clarify such matters and resubmit the appeal to the Central Bank.

5. Reception of consumers in the administrative premises of the Central Bank

5.1. Consumers are received by the Citizen Services Division (hereinafter – the Division), taking into account the deadline established in the procedural document 'on the on-site and written reception, referral and handling of appeals from consumers and investors at the Central Bank'.

5.2. Reception days for consumers are published on the official website of the Central Bank and displayed on an information board at the entrance to its administrative premises.

5.3. Where necessary, staff members of the Department and other structural units may be involved in the reception process.

5.4. Persons with disabilities are received as a matter of priority.

5.5. The reception of consumers by the management of the Central Bank and by the heads of its structural units are organised by the Division.

5.6. Where, during reception, a consumer behaves inappropriately or breaches the rules of ethical conduct, the Security Department is informed. In such cases, the consumer is immediately removed from the administrative premises of the Central Bank, and a report on the incident is drawn up by the staff of the Security Department.

5.7. Following the reception of a consumer, his/her formal appeal in relation to the reception is deemed to have been examined (except in the case provided for in Item 5.6).

5.8. Where necessary, persons who have submitted repeat appeals may be invited for reception, and their appeals may be examined on-site.

6. Videoreception of consumers

6.1. Consumers who apply to the Central Bank for video reception are received in accordance with the reception days and hours established pursuant to Item 5.1 of these Regulations.

6.2. The video reception is carried out in accordance with the procedures set out in Section 5 of these Regulations.

6.3. To enhance efficiency and ensure transparency in the video reception of consumers, live video connections are recorded, subject to prior notification of participating consumers, archived for a period of six (6) months from the date of the meeting, and corresponding records are maintained in the Management Information System (hereinafter – the MIS).

7. Mobile reception of consumers

7.1. The Department may organise mobile reception of consumers based on the number and nature of appeals received from different regions of the country.

7.2. Announcements regarding mobile reception of consumers may be published on the official website of the Central Bank and in the media.

7.3. To participate in mobile reception, only consumers registered or residing in the administrative-territorial units (districts and cities) covered by the respective reception location are eligible to register for reception, indicating the reasons for their request, in accordance with the procedures set out in the procedural document 'on the organisation of mobile reception of citizens at the Central Bank'.

7.4. Applications from consumers willing to register for mobile reception may also be submitted via the 'WhatsApp' social network.

7.5. Registered consumers are received in the order of registration of their appeals (persons with disabilities being received as a matter of priority).

8. Analysis of appeals

8.1. In the course of analysing appeals, the Department:

8.1.1. conducts its internal statistical analyses.

8.1.2. prepares its internal reports and ensures their submission to the relevant parties.

8.1.3. prepares reports, references, and materials for the management of the Central Bank and its structural units, in accordance with instructions from the management.

8.1.4. establishes cooperation with other structural units for processing and analysis of reports.

8.1.5. analyzes citizens' appeals, including repeat appeals, and provides recommendations aimed at improving the quality of services rendered.

8.1.6. takes measures to ensure accurate recording of data in the MIS's Appeal Registration System (hereinafter – the ARS).

8.1.7. carries out other tasks within the scope of operational areas as instructed by management.

8.2. All data for the analysis of appeals are obtained via the ARS, and a dual control mechanism (the 'four-eyes principle') is applied during the analysis.

9. Organization of the '966' Call Center

9.1. The Central Bank establishes a Call Centre to receive, register, and respond to verbal appeals.

9.2. To ensure the receipt of verbal appeals through the Call Centre, a dedicated city telephone line and Call Centre number is allocated. All calls to this number are answered by the staff of the Call Centre (hereinafter – Call Centre staff). When answering, the Call Centre employee introduces him/herself by stating the name of the Central Bank and his/her first and last names.

9.3. Telephone appeals are accepted on business days during official working hours. Calls made on weekends, non-working public holidays, national days of mourning, or outside of working hours are not accepted.

9.4. During telephone appeals, the submitting person is informed that voice interactions are recorded.

9.5. The receipt of appeals through the 'WhatsApp' social network is also facilitated.

10. Reporting

10.1. For reporting purposes, all appeals are registered in the ARS, except for appeals received through the '966' Call Centre.

10.2. All reports are prepared based on data registered in the ARS and in the system designated for the Call Centre.

10.3. For reporting purposes, case handlers ensure that data are recorded in a timely and accurate manner in both the ARS and the system designated for the Call Centre.

10.4. Final information on consumer appeals are submitted to the relevant responsible official for the preparation of semi-annual and annual reports on citizen appeals received by the Central Bank. Such information is provided within 10 (ten) working days following the reporting month.

11. Final provisions

11.1. When handling appeals, the confidentiality of banking, insurance, commercial secrets, and other legally protected confidential information known to the staff of the Central Bank should be maintained, and disclosure to other persons should be avoided, except in cases provided for by law.

11.2. These Regulations take effect on the date of their approval.

11.3. From the date of entry into force of these Regulations, the 'Regulations on usage of the hotline of the Central Bank of the Republic of Azerbaijan', approved by the Management Board of the Central Bank on 29 September 2016 (protocol No 38), and the 'Regulation on the review and reception of consumer and investor appeals at the Central Bank of the Republic of Azerbaijan', approved on 8 January 2021 (protocol No 01), are repealed.

Aliyar Mamadyarov

First Deputy Governor

Acting Governor