



SALES SYSTEM



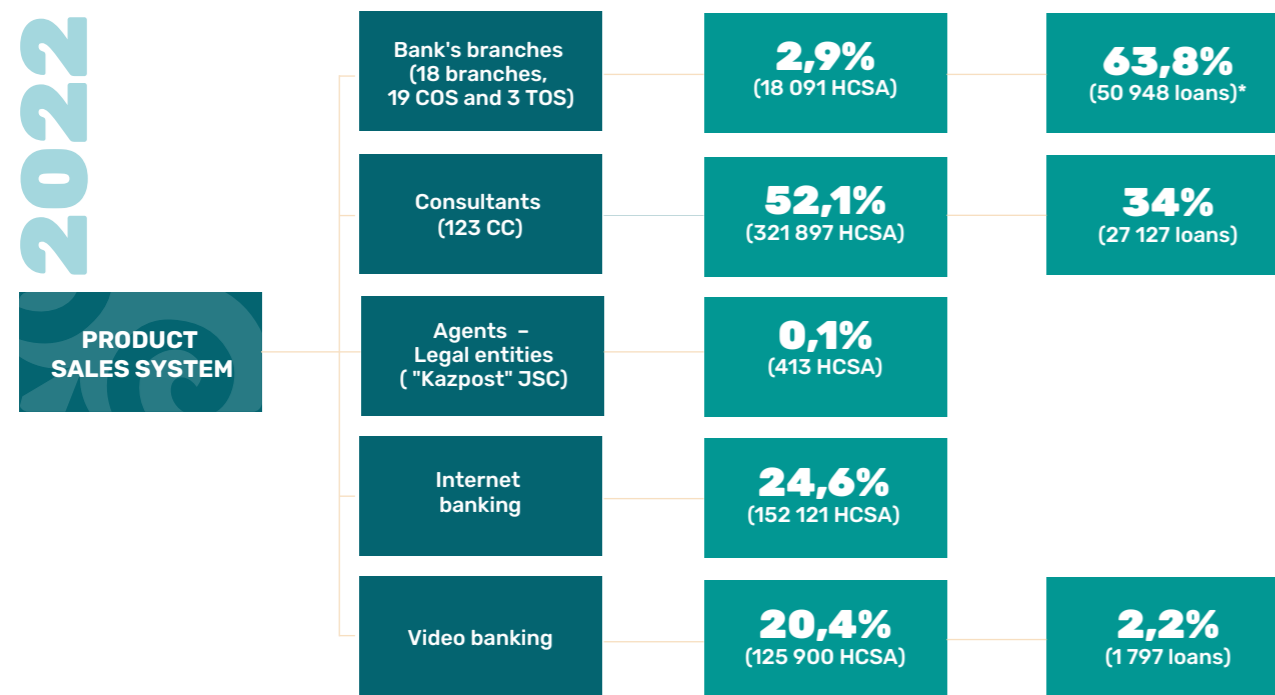
THE BANK'S ACTIVITIES

are characterized by rather high rate of development as evidenced by the growth of key indicators. Such dynamics is ensured to a large extent by the successful operation of the Bank's sales system, which includes branches, centers and service points, consultants and agents (organizations that provide agency services to the Bank under concluded agency agreements), the Internet banking and video banking.

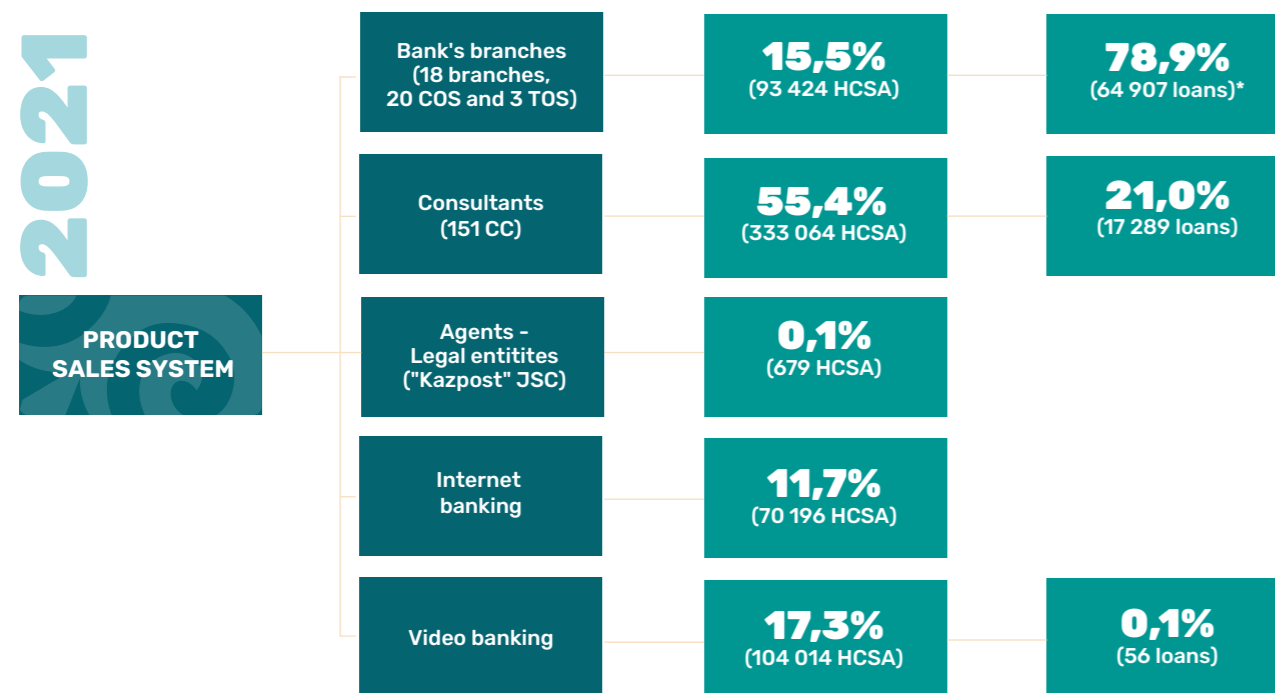
MAIN PARTICIPANTS IN THE PRODUCT SALES SYSTEM AND THE NUMBER OF HOUSINGS CONSTRUCTION SAVINGS AGREEMENTS CONCLUDED



2022



2021



* Loans excluding transfers
HCSA - housing construction savings agreements

Contact Center

The Bank pays great attention to receiving feedback from customers, striving for effective development in the interests of customers. The Bank receives feedback through written requests (received by courier, mail,

e-mail and Internet resource of the Bank) and verbal requests (received by phone and during a direct visit by the customer to the Bank). Requests, if any, are received on a daily basis.

Digital Communications Department

Since 2020, the Bank has been running the Quanysh chatbot hosted on two popular messengers – WhatsApp and Telegram. In July 2021, the Bank's CRM system was integrated with social networks, which made it possible to host the Quanysh chatbot on the official pages of the Bank on social networks such as Instagram, Facebook, VKontakte.

The Quanysh chatbot is also hosted in the Bank's mobile app, which is the second most popular communication channel after WhatsApp.

With the introduction of the chatbot, as of 01.01.2023, the Bank was able to transfer 37% of customers using voice channels to servicing via digital communication channels. At the same time, the Bank's call center short number 300 was also available to the Bank's customers. The short number of the Bank's call center 300 was also available to the Bank's customers. The average monthly number of requests to the chatbot amounted to 170,097, which increased by 423% compared to the initial data.

The chatbot advantages are that no chat will be lost under any load compared to voice communication channels. It is impossible not to accept the customer session, the customer will promptly use the service in any case and will not be left unanswered.

In 2022, more than 2 million chats and more than 59 thousand comments were processed. 31% of customers prefer to use a chatbot in the WhatsApp messenger, 23% use a chatbot in a mobile application, 4.7% log in via Telegram, and the remaining 1.6% are users of social networks.

Video Banking Management

In accordance with the implementation of strategic tasks in terms of integrated transition of the Bank's activities, business processes, competencies, corporate culture and business models to a digital Bank with the maximum use of digital technologies, the Bank is working on the development and implementation of innovative products using new technologies to form new experience. So, since 2020, the Bank has been operating a video banking service. In 2021, work was carried out to improve this service – a new remote customer service feature was launched-online deposit opening via video call. In addition, as part of the further availability of the Bank's products, an online mortgage scheme was implemented through a concierge service through video banking. This product combines the best practices of serving live communication and

The configured chatbot processed 91% of requests without transfer to the operator. Accordingly, only 9% of customers connected to the operator after consulting with the bot. This is an indicator of properly built robotics and the relevance of the posted content. of properly built robotization and the relevance of the posted content. As of today, more than 50 consultation scenarios on the Bank's products and services and 29 different banking services have been configured in the chatbot in two languages.

With the start of accepting applications for the use of lump-sum pension payments, the issue of checking the status of applications for the Unified Pension Payments (hereinafter – the UPP) has become relevant. To reduce the proportion of chats being transferred to an operator, we have implemented a feature to check UPP applications in the chat bot online.

In 2022, the average first response time did not exceed 20 seconds. While, operators process up to 21 chats simultaneously. The CSI level is 90%.

About 30 metrics have been developed to evaluate the chatbot performance, and based on these indicators, the content and functionality of the Quanysh chatbot are constantly being developed. Customer experience is constantly being studied to understand in which direction to improve digital services.

Additional functionality of the Digital Communications Management is to provide responses to citizens' requests. In 2022, "Feedback" processed more than 20 thousand official written requests, without a single complaint from users.

using digital channels-Phygital. The implementation of this functionality helped the Bank's clients to apply for mortgages remotely and reduce visits to Bank branches to a minimum, which was especially important in an epidemiological situation. In 2022, loan applications were issued for 46.4 billion tenge. Video calls helped save time for Bank customers and get services remotely for post-deposit operations. This feature was used 195 thousand times. As part of the UPP's customer support, more than 20 thousand special accounts for receiving pension funds were opened via video banking and more than 11 thousand via Internet banking. The total number of video calls served for the year was more than 344 thousand. Also, more than 3.5 million customers received audio services in 2022.

Telemarketing Department

In 2022, we continued to develop and expand the functionality of our marketing and operational campaigns. Within the framework of these events, new processes were developed that allow filling the client's card with data online.

During the year, more than 20 improvements to the CRM system were implemented to optimize the customer service process for remote service department operators (hereinafter referred to as SDO), visualize personal indicators/skill group indicators for operators/supervisors, and make improvements to the process of creating and launching marketing campaigns.

On a daily basis, the CRM system allows operators to process incoming and outgoing calls, provide feedback on requests left by the client on the Bank's official website, and provide support and support to the client. So, in 2022, DDO operators handled more than 929 thousand incoming calls, and more than 1.1 million outgoing calls were made as part of operational campaigns.

In April 2022, work was completed on the preparation and launch of a call-in campaign with an intelligent voice robot to replenish deposits of «sleeping customers» (where there are no deposits for the last 12 months), more than 6 thousand campaign participants replenished their deposits for a total of 3.1 billion tenge.

In addition, as part of the development of the intelligent robot, work was carried out to create new call scripts (CSI of the SDO operator, CSI of the Bank branch, Loans, State Bonus), train and develop the robot, develop reports on conducted calls, automate the CSI campaign of the SDO operator.

In order to meet the planned indicators for inflows and balances of the deposit portfolio of the SDO, the following were prepared and carried out:

- 17 regular marketing campaigns, inflows of which amounted to 5.7 billion tenge;
- 96 operational campaigns, during which more than 836 thousand calls were made to open a deposit;
- a large-scale UAPF omnichannel marketing campaign aimed at opening deposits, as well as replenishing deposits at the expense of UPP funds. Within the framework of the campaign, 15 thousand new deposits were opened, the total amount of inflows amounted to 11.6 billion tenge;
- in the 4th quarter of 2022, a large-scale campaign «State Award 2022» was held; inflows on deposits of campaign participants amounted to more than 131 billion tenge;
- a campaign was conducted to encourage the Bank's customers to apply for Compensation for deposits, the campaign resulted in more than 860 thousand submitted applications for a total amount of 116.1 billion tenge.

Alternative payment acceptance methods

According to the results of 2022, the number of non-cash payments made through alternative payment acceptance channels (deposit replenishment/loan repayment) amounted to 12,597 thousand in the amount of 1,857,333 million tenge.

Advertising and PR Activities of the Bank

The Bank is actively working to popularize the system of housing savings among the population and informing Kazakhstanis about the available opportunities offered by the Bank. The Bank holds major PR and marketing campaigns for this purpose. In total, the Bank prepared and published 100 press releases in the state and Russian languages on receiving the state award, on the use of unified pension payments by Kazakhstanis to improve housing conditions, implement state programs, digitalize processes, improve financial performance, benefits of implementing the housing construction savings system, and launch youth programs.

An interview with Lyazzat Ibragimova, Chairman of the Bank's Management Board, was prepared and posted on the Forbes portal about how the Bank's personnel policy is changing. The article was published under the headline «Why Otbasy Bank changed its managers 'clothes».

A video interview of Lyazzat Ibrahima on the results of 2022 was also published on the Forbes Kazakhstan YouTube channel.

Explanatory materials about the system of housing construction savings, as well as the history of the

Bank's depositors, were published in the republican newspapers "Karavan", "Vremya", "Kursiv", "Delovoy Kazakhstan", "Zhas Kazakh", "Kazakhstanskaya Pravda", "Yegemen Kazakhstan".

During the year, the Bank's representatives participated in the filming of economic, socio-political and housing programs on TV channels «Khabar», «Khabar 24», «Kazakhstan», «Almaty», «Channel 31», «inbusiness.kz», «First Channel Eurasia», etc.

Responses to requests were prepared, as a result of which explanatory materials about the Bank's products and the results of the implementation of the HCS system were published on the major information portals such as "Kursiv.kz", "Kapital.kz", "in business.kz", "Tengrinews.kz", "krisha.kz", "informburo.kz", etc. As a result, in 2022, more than 9,000 explanatory materials were published in the media with references to the Bank.

During the year, work was carried out to modernize the external site of the Bank. Updated the «Feedback» section. Landing pages were created for seven regional youth programs («Almaty Zhastary», «Alatau Zhastary», «Atyrau Zhastary», «Karaganda Zhastary», «Auleata Zhastary», «Aktobe Zhastary», «Zhetisu Zhastary»), for online mortgage and «green mortgage». The Bank Vacancy functionality has been developed and divided by region.

The results of a marketing study conducted at the end of 2022 showed that 88.1% of the total number of respondents trust the Bank. The Bank's recognition rate was 91.1%. Maintaining customer satisfaction is 96.9%.

