



Dear all,

We would like to inform you that the realization of a telephone survey among clients under the title "**Listening 100%**", has begun in August 2008, in cooperation with marketing agency Gfk BiH and will be carried out in several stages.

Since the client is our greatest value demanding a constant and devoted attention, our intention is to understand the needs of our clients better in this way, but also to determine the current contentment with Bank services.

The programme "**Listening 100%**" shall provide us a possibility to develop our services in order to secure a longterm cooperation, based on trust and personal contentment of each client of the Bank.

We point out that in a telephone survey you shall not be requested specific information relating to:

- ? credit card number or account number
- ? amount or type of investment
- ? mortgage or loan if used by the clients
- ? source of income and personal funds
- ? personal religious or political beliefs, or consumer's habits
- ? other similar, personal information

All information received from the clients during the survey shall be used exclusively for the purpose of the improvement of service quality and client-Bank relationship, and shall be handled in the utmost confidence and respect.

We kindly thank you for your cooperation.