

Financial System Mediator's summary for the third quarter of 2009, including the case of September

The activities of The Financial System Mediator started on January 24, 2009 in conformity with the RoA law on "Financial system mediator". The case of the third quarter of 2009 formed by the Mediator is summarized below.

Overall, during the third quarter of its activities the office of the Mediator got 86 complaints concerning financial organizations. There were numerous calls and visits to the Office not concerning financial organizations. According to the Law, from 86 complaints concerning financial organizations 45 were inadmissible to be reviewed by the Mediator (some part of customers were juridicial entities, complaints of the other part of customers refer to the events, which had taken place before the Law on Mediator came into force; there were already a court decision about some claims or the case was under the consideration of the court; in other cases complaints had common nature and in essence did not contain pecuniary claim). From 41 complains admissible to be reviewed by the Mediator 10 were received in a written form.

The total number of complaints in the third quarter of 2009	86
1. Admissible to be reviewed by the Mediator	41
1.1. Admissible to be reviewed by the Mediator, but the customer did not applied to the financial organization beforehand	20
1.2. Met by the organization based on the lodged complaint-claim of customer	7
1.3. After initial review by the claim handling specialists the customer was advised not to proceed the complaint	9
1.4. Written-form lodged claims admitted to be reviewed	10
1.4.1 Concerning the insurance claims	4
1.4.2 Concerning the realization of pledge by the pawnshops	1
1.4.3 Concerning the credit deals	4
1.4.4 Concerning the payment and settlement operations (cashing operations and account service by ATM)	1

The total number of complaints lodged in September 2009	31
1. Admissible to be reviewed by the Mediator	20
2. Written-form lodged claims admitted to be reviewed	6
2.1 Concerning the credit deals	2
2.2 Concerning the insurance claims	4

You may apply to the Mediator's office by calling 58-23-22, 58-23-21 or visiting 26/1 Vazgen Sargsyan Str., "Erebuni Plaza" Business Center, 4th floor, room # 411. E-mail: info@fsm.am Web: www.fsm.am