

*Financial System Mediator's summary for the first quarter of 2010, including the case of March*

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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 first quarter of 2010 formed by the Mediator is summarized below.

Overall, during the first quarter of its activities the office of the Mediator got 185 complaints concerning financial organizations. There were numerous calls and visits to the Office not concerning financial organizations. According to the Law, from 185 complaints concerning financial organizations 65 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 123 complains admissible to be reviewed by the Mediator 26 were received in a written form.

The total number of complaints in the first quarter of 2010	185
<b>1. Admissible to be reviewed by the Mediator</b>	<b>123</b>
1.1. Admissible to be reviewed by the Mediator, but the customer did not applied to the financial organization beforehand	52
1.2. Met by the organization based on the lodged complaint-claim of customer	25
1.3. After initial review by the claim handling specialists the customer was advised not to proceed the complaint	20
1.4. Written-form lodged claims admitted to be reviewed	26
1.4.1 Claims against banks	18
1.4.2 Claims against credit organizations	2
1.4.3 Claims against insurance companies	2
1.4.4 Claims against pawnshops	4

The total number of complaints lodged in March 2010	43
<b>1. Admissible to be reviewed by the Mediator</b>	<b>35</b>
<b>1.1. Written-form lodged claims admitted to be reviewed</b>	<b>9</b>
<b>1.1.1 Claims against banks</b>	<b>7</b>
<b>1.1.2 Claims against insurance companies</b>	<b>1</b>
<b>1.1.3 Claims against pawnshops</b>	<b>1</b>

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, 4<sup>th</sup> floor, room # 411. E-mail: [info@fsm.am](mailto:info@fsm.am) Web: [www.fsm.am](http://www.fsm.am)