

Financial System Mediator's summary for the November

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 November 2010 formed by the Mediator is summarized below.

Overall, during the November the office of the Mediator got 59 complaints concerning financial organizations. There were numerous calls and visits to the Office not concerning financial organizations. According to the Law, from 59 complaints concerning financial organizations 14 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 45 complains admissible to be reviewed by the Mediator 19 were received in a written form.

The total number of complaints in the November	59
1. Admissible to be reviewed by the Mediator	45
1.1. Admissible to be reviewed by the Mediator, but the customer did not applied to the financial organization beforehand	23
1.2. Met by the organization based on the lodged complaint-claim of customer	1
1.3. After initial review by the claim handling specialists the customer was advised not to proceed the complaint	2
1.4. Written-form lodged claims admitted to be reviewed	19
1.4.1 Concerning the realization of pledge by the pawnshops	12
1.4.2 Concerning the credit deals	3
1.4.3 Concerning the insurance claims	2
1.4.4 Concerning the payment and settlement operations (cashing operations and account service by ATM)	2

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