

*Financial System Mediator's summary for the April 2011*

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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 April 2011 formed by the Mediator is summarized below.

Overall, during the April the office of the Mediator got 68 complaints concerning financial organizations. There were numerous calls and visits to the Office not concerning financial organizations. According to the Law, from 68 complaints concerning financial organizations 22 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 46 complains admissible to be reviewed by the Mediator 11 were received in a written form.

<b>The total number of complaints against financial organizations in April 2011</b>	<b>68</b>
<b>1. Inadmissible to be reviewed by Mediator</b>	<b>22</b>
<b>2. Admissible to be reviewed by Mediator</b>	<b>46</b>
<b>2.1. Admissible to be reviewed by Mediator, but the customer did not applied to the financial organization beforehand</b>	<b>31</b>
<b>2.2. Met by the organization based on the lodged complaint-claim of customer</b>	<b>4</b>
<b>2.3. After initial review by the claim handling specialists the customer was advised not to proceed the complaint</b>	<b>0</b>
<b>2.4. Written-form lodged claims admitted to be reviewed</b>	<b>11</b>
<b>2.4.1. Claims against banks, concerning</b>	<b>7</b>
• credit operations	<b>3</b>
• depositary operations	<b>1</b>
• payment and settlement transactions	<b>3</b>
• other	<b>0</b>
<b>2.4.2. Claims against insurance companies, concerning</b>	<b>4</b>
• vehicle insurance	<b>1</b>
• medical insurance	<b>0</b>
• travel insurance	<b>0</b>
• acciedent insurance	<b>0</b>

• MTPLI	3
2.4.3. Claims against credit organizations	0
2.4.4. Claims against pawnshops	0
2.4.5. Claims against money transfer organizations	0

Written-form lodged claim's results	11
Claim satisfied through reconciliation	0
Claim partially satisfied by a compulsory decision	0
Claim satisfied	0
Claim declined	0
Review of the claim suspended	1
Review of the claim declined	0
<i>Currently under review</i>	10

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)