

*Financial System Mediator's summary for the third quarter of 2012,  
including the case of Septembe*

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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 third quarter of 2012 formed by the Mediator is summarized below.

Overall, during the third quarter of 2012 the office of the Mediator got 379 complaints concerning financial organizations. There were numerous calls and visits to the Office not concerning financial organizations. According to the Law, from 379 complaints concerning financial organizations 110 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 269 complains admissible to be reviewed by the Mediator 83 were received in a written form.

<b>Total number of complaints against financial organizations in August 2012</b>	<b>379</b>
<b>1. Not eligible for review by Mediator</b>	<b>110</b>
<b>2. Eligible for review by Mediator</b>	<b>269</b>
<b>2.1. Met by the organization based on the lodged complaint-claim of customer</b>	<b>6</b>
<b>2.2. Written-form lodged claims admitted to be reviewed</b>	<b>83</b>
<b>2.2.1. Claims against banks, concerning</b>	<b>17</b>
• credit operations	<b>8</b>
• depositary operations	<b>2</b>
• payment and settlement transactions	<b>5</b>
• other	<b>2</b>
<b>2.2.2. Claims against insurance companies, concerning</b>	<b>64</b>
• vehicle insurance	<b>5</b>
• medical insurance	<b>14</b>
• travel insurance	<b>0</b>
• accident insurance	<b>0</b>
• property insurance	<b>0</b>
• MTPLI	<b>45</b>

2.2.3. Claims against Armenian Motor Insurers' Bureau, concerning	0
• MTPLI	0
2.2.4. Claims against credit organizations	0
2.2.5. Claims against pawnshops	2
2.2.6. Claims against money transfer organizations	0

Written-form lodged claim's results	96
Claim satisfied through reconciliation	41
Claim partially satisfied by a compulsory decision	9
Claim satisfied	8
Claim declined	28
Review of the claim suspended	10
Review of the claim declined	0

During the *June 2012* the office of the Mediator got 85 complaints concerning financial organizations. There were numerous calls and visits to the Office not concerning financial organizations. According to the Law, from 85 complaints concerning financial organizations<sup>19</sup> were inadmissible to be reviewed by the Mediator (some part of customers were juridical 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 66 complains admissible to be reviewed by the Mediator 24 were received in a written form.

Total number of complaints against financial organizations in August 2012	85
1. Not eligible for review by Mediator	19
2. Eligible for review by Mediator	66
2.1. Met by the organization based on the lodged complaint-claim of customer	1
2.2. Written-form lodged claims admitted to be reviewed	24
2.2.1. Claims against banks, concerning	1
• credit operations	1
• depositary operations	0
• payment and settlement transactions	0
• other	0
2.2.2. Claims against insurance companies, concerning	22
• vehicle insurance	0

• medical insurance	4
• travel insurance	0
• accident insurance	0
• property insurance	0
• MTPLI	18
<b>2.2.3. Claims against Armenian Motor Insurers' Bureau, concerning</b>	<b>0</b>
• MTPLI	0
<b>2.2.4. Claims against credit organizations</b>	<b>0</b>
<b>2.2.5. Claims against pawnshops</b>	<b>1</b>
<b>2.2.6. Claims against money transfer organizations</b>	<b>0</b>

<b>Written-form lodged claim's results</b>	<b>19</b>
Claim satisfied through reconciliation	6
Claim partially satisfied by a compulsory decision	2
Claim satisfied	1
Claim declined	7
Review of the claim suspended	3
Review of the claim declined	0

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)