

*Financial System Mediator's summary for the first quarter of 2013,  
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 2013 formed by the Mediator is summarized below.

Overall, during the first quarter of 2013 the office of the Mediator got 444 complaints concerning financial organizations. There were numerous calls and visits to the Office not concerning financial organizations. According to the Law, from 444 complaints concerning financial organizations 76 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 368 complains admissible to be reviewed by the Mediator 160 were received in a written form.

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|--------------------------------------------------------------------------------------------|------------|
| <b>Total number of complaints against financial organizations in first quarter of 2013</b> | <b>444</b> |
| <b>1. Not eligible for review by Mediator</b>                                              | <b>76</b>  |
| <b>2. Eligible for review by Mediator</b>                                                  | <b>368</b> |
| <b>2.1. Met by the organization based on the lodged complaint-claim of customer</b>        | <b>16</b>  |
| <b>2.2. Written-form lodged claims admitted to be reviewed</b>                             | <b>160</b> |
| <b>2.2.1. Claims against banks, concerning</b>                                             | <b>48</b>  |
| • credit operations                                                                        | 30         |
| • depositary operations                                                                    | 4          |
| • payment and settlement transactions                                                      | 7          |
| • other                                                                                    | 7          |
| <b>2.2.2. Claims against insurance companies and Bureau, concerning</b>                    | <b>108</b> |
| • vehicle insurance                                                                        | 16         |
| • medical insurance                                                                        | 14         |
| • travel insurance                                                                         | 0          |
| • accident insurance                                                                       | 0          |
| • property insurance                                                                       | 3          |
| • MTPLI                                                                                    | 75         |

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|----------------------------------------------------|---|
| 2.2.3. Claims against credit organizations         | 0 |
| 2.2.4. Claims against pawnshops                    | 4 |
| 2.2.5. Claims against money transfer organizations | 0 |

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|----------------------------------------------------|------------|
| <b>Written-form lodged claim's results</b>         | <b>138</b> |
| Claim satisfied through reconciliation             | 81         |
| Claim partially satisfied by a compulsory decision | 9          |
| Claim satisfied                                    | 2          |
| Claim declined                                     | 31         |
| Review of the claim suspended                      | 15         |
| Review of the claim declined                       | 0          |

During the *March 2013* the office of the Mediator got 178 complaints concerning financial organizations. There were numerous calls and visits to the Office not concerning financial organizations. According to the Law, from 178 complaints concerning financial organizations 36 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 142 complains admissible to be reviewed by the Mediator 74 were received in a written form.

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|-------------------------------------------------------------------------------------|------------|
| <b>The total number of complaints against financial organizations in March 2013</b> | <b>178</b> |
| <b>1. Inadmissible to be reviewed by Mediator</b>                                   | <b>36</b>  |
| <b>2. Admissible to be reviewed by Mediator</b>                                     | <b>142</b> |
| 2.1. Met by the organization based on the lodged complaint-claim of customer        | 8          |
| 2.2. Written-form lodged claims admitted to be reviewed                             | 74         |
| 2.2.1. Claims against banks, concerning                                             | 20         |
| • credit operations                                                                 | 11         |
| • depositary operations                                                             | 0          |
| • payment and settlement transactions                                               | 5          |
| • other                                                                             | 4          |
| 2.2.2. Claims against insurance companies and Bureau, concerning                    | 53         |
| • vehicle insurance                                                                 | 7          |

|                                                    |    |
|----------------------------------------------------|----|
| • medical insurance                                | 8  |
| • travel insurance                                 | 0  |
| • accident insurance                               | 0  |
| • property insurance                               | 2  |
| • MTPLI                                            | 36 |
| 2.2.3. Claims against credit organizations         | 0  |
| 2.2.4. Claims against pawnshops                    | 1  |
| 2.2.5. Claims against money transfer organizations | 0  |

|                                                    |           |
|----------------------------------------------------|-----------|
| <b>Written-form lodged claim's results</b>         | <b>49</b> |
| Claim satisfied through reconciliation             | 28        |
| Claim partially satisfied by a compulsory decision | 3         |
| Claim satisfied                                    | 1         |
| Claim declined                                     | 11        |
| Review of the claim suspended                      | 6         |
| 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)