

## *Financial System Mediator's summary for the November 2013*

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 2013 formed by the Mediator is summarized below.

Overall, during the November 2013 the office of the Mediator got 232 complaints concerning financial organizations. According to the Law, from 232 complaints concerning financial organizations 61 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 171 complains admissible to be reviewed by the Mediator 92 were received in a written form.

<b>Total number of complaints against financial organizations in November 2013</b>	<b>232</b>
<b>1. Not eligible for review by Mediator</b>	<b>58</b>
<b>2. Eligible for review by Mediator</b>	<b>174</b>
<b>2.1. Met by the organization based on the lodged complaint-claim of customer</b>	<b>11</b>
<b>2.2. Written-form lodged claims admitted to be reviewed</b>	<b>92</b>
<b>2.2.1. Claims against banks, concerning</b>	<b>19</b>
• credit operations	12
• depositary operations	2
• payment and settlement transactions	3
• other	2
<b>2.2.2. Claims against insurance companies, concerning</b>	<b>73</b>
• vehicle insurance	11
• medical insurance	18
• travel insurance	0
• acciedent insurance	1
• property insurance	0
• MTPLI	43
<b>2.2.3. Claims against Armenian Motor Insurers' Bureau, concerning</b>	<b>0</b>

• MTPLI	0
2.2.4. Claims against credit organizations	0
2.2.5. Claims against pawnshops	0
2.2.6. Claims against money transfer organizations	0

<b>Written-form lodged claim's results</b>	<b>70</b>
Claim satisfied through reconciliation	47
Claim partially satisfied by a compulsory decision	3
Claim satisfied	1
Claim declined	13
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)