

*Financial System Mediator's summary for the third quarter of 2013,
including the case of September*

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 2013 formed by the Mediator is summarized below.

Overall, during the third quarter of 2013 the office of the Mediator got 437 complaints concerning financial organizations. According to the Law, from 437 complaints concerning financial organizations 103 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 334 complains admissible to be reviewed by the Mediator 183 were received in a written form.

Total number of complaints against financial organizations in third quarter of 2013	437
1. Not eligible for review by Mediator	103
2. Eligible for review by Mediator	334
2.1. Met by the organization based on the lodged complaint-claim of customer	23
2.2. Written-form lodged claims admitted to be reviewed	183
2.2.1. Claims against banks, concerning	39
• credit operations	24
• depositary operations	1
• payment and settlement transactions	12
• other	2
2.2.2. Claims against insurance companies and Bureau, concerning	138
• vehicle insurance	13
• medical insurance	23
• travel insurance	0
• accident insurance	1
• property insurance	6
• MTPLI	95

2.2.3. Claims against credit organizations	3
2.2.4. Claims against pawnshops	0
2.2.5. Claims against money transfer organizations	0

Written-form lodged claim's results	190
Claim satisfied through reconciliation	89
Claim partially satisfied by a compulsory decision	11
Claim satisfied	5
Claim declined	61
Review of the claim suspended	22
Review of the claim declined	2

During the *September 2013* the office of the Mediator got 106 complaints concerning financial organizations. According to the Law, from 106 complaints concerning financial organizations 14 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 92 complains admissible to be reviewed by the Mediator 55 were received in a written form.

The total number of complaints against financial organizations in September 2013	106
1. Inadmissible to be reviewed by Mediator	14
2. Admissible to be reviewed by Mediator	92
2.1. Met by the organization based on the lodged complaint-claim of customer	6
2.2. Written-form lodged claims admitted to be reviewed	55
2.2.1. Claims against banks, concerning	14
• credit operations	7
• depositary operations	1
• payment and settlement transactions	5
• other	1
2.2.2. Claims against insurance companies and Bureau, concerning	40
• vehicle insurance	2

• medical insurance	7
• travel insurance	0
• accident insurance	1
• property insurance	3
• MTPLI	27
2.2.3. Claims against credit organizations	1
2.2.4. Claims against pawnshops	0
2.2.5. Claims against money transfer organizations	0

Written-form lodged claim's results	63
Claim satisfied through reconciliation	33
Claim partially satisfied by a compulsory decision	7
Claim satisfied	2
Claim declined	13
Review of the claim suspended	7
Review of the claim declined	1

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